

Ont. L. Ontario - Legislative Assembly

SESSIONAL PAPERS

VOL. LIII.—PART III

SECOND SESSION

OF THE

FIFTEENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO

183025.

15.8.23.

SESSION 1921

TORONTO:

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1922



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LIST OF SESSIONAL PAPERS

PRESENTED TO THE HOUSE DURING THE SESSION

TITLE	No.	Remarks
Accounts, Public, 1921	1	<i>Printed.</i>
Agricultural College, Report	30	<i>Printed.</i>
Agricultural and Experimental Union Report	32	"
Agricultural Societies, Report	42	"
Agriculture, Department of, Report	29	"
Bee-Keepers Association, Report	37	<i>Printed.</i>
Canada Copper Co., correspondence	79	<i>Not Printed.</i>
Civil Service Commission, Report of	87	<i>Printed.</i>
Commission on University Finances, Report of	65	<i>Printed.</i>
Convictions under Temperance Act	84	<i>Not Printed.</i>
Coroners, Interim Report <i>re</i>	80	<i>Printed.</i>
Dairymen's Associations, Report	38	<i>Printed.</i>
Distribution of Statutes	60	<i>Not Printed.</i>
Dismissal, Lewis R. Luke	75	<i>Not Printed.</i>
Division Courts, Report	5	<i>Printed.</i>
Dunnville Police Magistrate, Report of Commission, <i>re</i> ...	94	<i>Not Printed.</i>
Education, Report	17	<i>Printed.</i>
Elections, Returns from Records	51	"
Entomological Society, Report	36	"
Estimates, 1920-21	2	"
Fish caught in Nipigon, etc.	83	<i>Not Printed.</i>
Friendly Societies, Report	11	<i>Printed.</i>
Fruit Growers' Association, Report	44	<i>Printed.</i>
Game and Fisheries, Report	14	<i>Printed.</i>
Goals, Prisons and Reformatories, Report	26	<i>Printed.</i>
Government Buildings outside, Return <i>re</i>	91	<i>Not Printed.</i>
Hospitals, etc., Order-in-Council, <i>re</i>	93	<i>Not Printed.</i>
Health, Report of Board of	21	<i>Printed.</i>
Highways, Report	15	"
Horticultural Societies, Report	43	"
Hospitals and Charities, Report	25	"

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Housing, Report on	40	<i>Printed.</i>
Hydro-Electric Power Commission, Report	49	"
Hydro wages, Report of Committee	77	"
Hydro-Electric, Report as to Distribution of Power	59	Printed for Distribution
Idiots and Epileptics, Report	23	<i>Printed.</i>
Insane Hospitals, Report	22	"
Insurance, Report	10	"
Increase in Mining Taxes	78	<i>Not Printed.</i>
Issuers of Marriage Licenses, Return <i>re</i>	70	"
Judge Coatsworth's Report on Criminal Justice	56	<i>Part 8, 1920.</i> <i>Sess. Vol.</i>
Lands, Forests and Mines, Report	3	<i>Printed.</i>
Legal Offices, Report	6	"
Library, Report	53	<i>Not Printed.</i>
License Commissioners, Report on O. T. A.	28	<i>Part 6, 1920.</i> <i>Sess. Vol.</i>
Live Stock Branch, Report	39	<i>Printed.</i>
Loan Corporations, Statements	12	<i>Printed.</i>
Loans, Return <i>re</i>	92	<i>Not Printed.</i>
Magistrates, <i>re</i> correspondence O.T.A.	71	<i>Not Printed.</i>
Marriage Licenses, Report	62	<i>Printed.</i>
Mines, Report	4	<i>Printed.</i>
Mining Tax Act, amounts credited to	82	<i>Not Printed.</i>
Mothers' Allowance, Report of	88	<i>See Sess.</i> <i>Vol., 1922.</i>
Municipal Affairs, Bureau of, Report	47	<i>Printed.</i>
Municipal Auditor, Report	8	<i>Printed.</i>
Ontario Board of Parole	57	<i>Printed.</i>
Ontario Athletic Commission	76	<i>Not Printed.</i>
Ontario Railway and Municipal Board, Report	50	<i>Printed.</i>
Orders-in-Council, Ed. Report	61	<i>Not Printed.</i>
Ottawa-Prescott Highway	90	<i>Not Printed.</i>
Police Magistrates, Report <i>re</i>	63	<i>Printed.</i>
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Proportional Representation	81	<i>Printed.</i>
Provincial Archivist, Report	52	<i>Part 8, 1920.</i> <i>Sess. Vol.</i>
Provincial Auditor, Report	54	<i>Printed.</i>

TITLE.	No.	Remarks.
Public Works, Report	13	<i>Printed.</i>
Queenston-Chippawa Development, Johnson Report	85	<i>Printed.</i>
“ “ “ Lea's Report	86	<i>Printed.</i>
Queenston-Chippawa, Cooper Report	89	<i>Printed.</i>
Queen Victoria Niagara Falls Park, Report	9	<i>Printed.</i>
Registrar-General, Report	20	<i>Printed.</i>
Registry Offices, Report	7	<i>Printed.</i>
Rural Credits Committee, Report	58	<i>Printed.</i>
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Secretary and Registrar, Report	19	<i>Printed.</i>
Smith and Hanna correspondence	74	<i>Not Printed.</i>
Soldiers' Aid Commission, Annual Report	69	<i>Not Printed.</i>
Spruce Falls Paper & Pulp Co., Return <i>re</i>	68	<i>Not Printed.</i>
Stallion Enrolment Board, Report	33	<i>Printed.</i>
Statistical Branch, Report	46	<i>Printed.</i>
Supt. Provincial Police	72	<i>Not Printed.</i>
Temiskaming and N. O. Railway, Report	48	<i>Printed.</i>
Timber Limits, Return <i>re</i>	64	<i>Not Printed.</i>
Timber Licenses, Report <i>re</i>	67	<i>Printed.</i>
Toronto University, Report	18	<i>Printed.</i>
Trades and Labour, Report	16	<i>Printed.</i>
Vegetable Growers, Report	34	<i>Printed.</i>
Vineland Station, Report	45	<i>Not Printed.</i>
Women's Institutes, Report	41	<i>See 1922</i> <i>Sess.</i>
Workmen's Compensation Board, Report	55	<i>Printed.</i>

LIST OF SESSIONAL PAPERS

Arranged in Numerical Order with their Titles at full length; the dates when presented to the Legislature; the name of the Member who moved the same; and whether ordered to be Printed or not.

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| No. 1 | Public Accounts of the Province for the year ending 31st October, 1920. Presented to the Legislature, 11th February, 1921. <i>Printed.</i> |
| No. 2 | Estimates—Supplementary for the service of the Province for the year ending 31st October, 1921. Presented to the Legislature, 15th February, 1921. <i>Printed.</i> Further supplementary estimates presented to the Legislature 15th April, 1921. <i>Printed.</i> Estimates for the year ending October 31st, 1922. Presented to the Legislature, 21st April, 1921. <i>Printed.</i> |

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| No. 4 | Report of the Department of Mines for the year 1920. Presented to the Legislature, 21st March, 1921. <i>Printed.</i> |

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| No. 7 | Report of the Inspector of Registry Offices for the year 1920. Presented to the Legislature, 21st March, 1921. <i>Printed.</i> |
| No. 8 | Report of the Provincial Municipal Auditor for the year 1920. Presented to the Legislature, 15th February, 1921. <i>Printed.</i> |
| No. 9 | Report of the Commissioners for the Queen Victoria Niagara Falls Park for the year 1920. Presented to the Legislature, 29th April, 1921. <i>Printed.</i> |
| No. 10 | Report of Superintendent of Insurance for the year 1920. Presented to the Legislature, 15th February, 1921. <i>Printed.</i> |

- No. 11 Report of the Registrar of Friendly Societies for the year 1920. Presented to the Legislature, 15th February, 1921. *Printed.*
- No. 12 Loan and Trust Corporations' statement being abstracts from financial statements made by building societies, loan companies, loaning land companies and trust companies for the year ended December 31st, 1919. Presented to the Legislature, 1st February, 1921. *Printed.*
- Report of the Registrar of Loan Corporations for the year 1920. Presented to the Legislature, 15th February, 1921. *Printed.*

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- No. 13 Report of the Minister of Public Works for the year 1920. Presented to the Legislature, 15th February, 1921. *Printed.*
- No. 14 Report of the Game and Fisheries Department for the year 1920. Presented to the Legislature, 7th March, 1921. *Printed.*
- No. 15 Report of the Department of Public Highways for the year 1920. Presented to the Legislature, 28th April, 1921. *Printed.*
- No. 16 Report of the Department of Labour for the year 1920. Presented to the Legislature, 29th April, 1921. *Printed.*
- No. 17 Report of the Minister of Education for the year 1920. Presented to the Legislature, 13th April, 1921. *Printed.*
- No. 18 Report of the Board of Governors of the University of Toronto for the year ending 30th June, 1920. Presented to the Legislature, 2nd February, 1921. *Printed.*

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- No. 19 Report of the Secretary and Registrar of the Province for the year 1920. Presented to the Legislature, 28th April, 1921. *Printed.*
- No. 20 Report of the Registrar-General relating to the Registration of Births, Marriages and Deaths for the year ending 1920. Presented to the Legislature, 1st March, 1921. *Printed.*
- No. 21 Report of the Provincial Board of Health for the year 1920. Presented to the Legislature, 11th February, 1921. *Printed.*
- No. 22 Report of the Inspector of Prisons and Public Charities upon the Ontario Hospitals for the Insane for the year 1920. Presented to the Legislature, 13th April, 1921. *Printed.*
- No. 23 No Report.

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- No. 24 No Report.
- No. 25 Report upon the hospitals and charitable institutions for the year 1920. Presented to the Legislature, 29th April, 1921. *Printed.*
- No. 26 Report upon the prisons and reformatories for the year 1920. Presented to the Legislature, 13th April, 1921. *Printed.*

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- No. 27 Report upon the neglected and dependent children for the year 1920. Presented to the Legislature, 29th April, 1921. *Not Printed.*
- No. 28 Report upon the operation of the Ontario Temperance Act for the year 1920. Presented to the Legislature, 14th February, 1921. *Printed. Part 6, 1920, Sess. Vol.*
- No. 29 Report of the Minister of Agriculture for the year 1920. Presented to the Legislature, 22nd April, 1921. *Printed.*
- No. 30 Report of the Ontario Agricultural College and Experimental Farm. for the year 1920. Presented to the Legislature, 22nd April, 1921. *Printed.*
- No. 31 No Report.
- No. 32 Report of the Agricultural and Experimental Union for the year 1920. Presented to the Legislature, 27th April, 1921. *Printed.*
- No. 33 Report of the Stallion Enrolment Board for the year 1920. Presented to the Legislature, 1st February, 1921. *Printed.*
- No. 34 Report of the Vegetable Growers' Association for the year 1920. Presented to the Legislature, 27th April, 1921. *Printed.*
- No. 35 No Report.
- No. 36 Report of the Entomological Society for the year 1920. Presented to the Legislature, 22nd April, 1921. *Printed.*
- No. 37 Report of the Beekeepers' Association for the year 1920. Presented to the Legislature, 22nd April, 1921. *Printed.*
- No. 38 Report of the Dairymen's Associations for the year 1920. Presented to the Legislature, 22nd April, 1921. *Printed.*
- No. 39 Report of the Live Stock Branch for the year 1920. Presented to the Legislature, 22nd April, 1921. *Printed.*
- No. 40 Report *re* Housing of the Bureau of Municipal Affairs for the year 1920. Presented to the Legislature, 29th April, 1921. *Printed.*

- No. 41 Report of the Women's Institutes for the year 1920. Presented to the Legislature, 22nd April, 1921. *Printed.*
- No. 42 Report of the Agricultural Societies and the Convention of the Ontario Associations and Exhibitions for the year 1920. Presented to the Legislature, 16th February, 1921. *Printed.*
- No. 43 Report of the Horticultural Societies for the year 1920. Presented to the Legislature, 27th April, 1921. *Printed.*
- No. 44 Report of Fruit Growers' Association for the year 1920. Presented to the Legislature, 22nd April, 1921. *Printed.*

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- No. 45 No Report.
- No. 46 Report of the Statistics Branch of the Department of Agriculture for the year 1920. Presented to the Legislature, 22nd April, 1921. *Printed.*
- No. 47 Report of Bureau of Municipal Affairs for the year 1920. Presented to the Legislature, 11th February, 1921. *Printed.*
- No. 48 Report of the Temiskaming and Northern Ontario Railway for the year 1920. Presented to the Legislature, 10th March, 1921. *Printed.*
- No. 49 Report of the Hydro-Electric Power Commission for the year 1920. Presented to the Legislature, 4th April, 1921.

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- No. 50 Report of The Ontario Railway and Municipal Board for the year 1920. Presented to the Legislature, 21st March, 1921. *Printed.*
- No. 51 A Return from the Records of the By-Elections to the Legislative Assembly held on the 19th day of July and the 8th day of November, 1920, shewing:—
- (1) The number of Votes Polled for each Candidate in each Electoral District in which there was a contest; (2) The majority whereby each successful Candidate was returned; (3) The total number of Votes Polled; (4) The number of Votes remaining unpolled; (5) The number of names on the Polling Lists; (6) The number of Ballot Papers sent out to each Polling Place; (7) The Used Ballot Papers; (8) The Unused Ballot Papers; (9) The Rejected Ballot Papers; (10) The Cancelled Ballot Papers; (11) The Declined Ballot Papers; (12) The Ballot Papers taken from Polling Places; (13) A General Summary of Votes cast in each Electoral District. Presented to the Legislature, 25th January, 1921. *Printed.*

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| No. 52 | Report of the Bureau of Archives for the Province of Ontario, 1920. Presented to the Legislature, 15th April, 1921. <i>Printed.</i>

—Supplement to Report of the Bureau of Archives, 1920. Presented to the Legislature, 27th April, 1921. <i>Printed.</i> |
| No. 53 | The Report of the Librarian on the state of the Library. Presented to the Legislature, 26th January, 1921. <i>Not Printed.</i> |
| No. 54 | Auditor's Report for the year 1919-20. Presented to the Legislature, 8th March, 1921. <i>Printed.</i> |
| No. 55 | Report of the Workmen's Compensation Board for 1920. Presented to the Legislature, 28th April, 1921. <i>Printed.</i> |
| No. 56 | Report on the Administration of Criminal Justice and Treatment of Prisoners in New York, Chicago, Detroit and Toronto, by His Honour Judge Coatsworth, Senior Judge of the County of York, Province of Ontario. Presented to the Legislature, 5th April, 1921. <i>Printed.</i> |
| No. 57 | Report of the Ontario Board of Parole for the year ending 31st October, 1920. Presented to the Legislature, 21st February, 1921. <i>Printed.</i> |
| No. 58 | Report of the Committee on Rural Credits. Presented to the Legislature, 11th February, 1921. <i>Printed.</i> |
| No. 59 | Report of the Select Committee of the Legislative Assembly, as to a more equitable system of distribution of Hydro-Electric power and a more uniform price. Presented to the Legislature, 26th January, 1921. <i>Printed.</i> |
| No. 60 | Statement of the distribution of the Revised and Sessional Statutes for the year 1920. Presented to the Legislature, 1st February, 1921. <i>Not Printed.</i> |
| No. 61 | Regulations and Orders-in-Council passed since the last Session of the Legislature under the authority of the Department of Education Act, or of the Public Schools, Separate Schools or High Schools. Presented to the Legislature, 1st February, 2nd February, 14th February, 7th March, 21st March, 13th April, 1921. <i>Not Printed.</i> |
| No. 62 | Interim Report <i>re</i> Issuers of Marriage Licenses, Public Service Commission. Presented to the Legislature, 11th February, 1921. <i>Printed.</i> |
| No. 63 | Interim Report of the Public Service Commission <i>re</i> Police Magistrates. Presented to the Legislature, 11th February, 1921. <i>Printed.</i> |

- No. 64 The Minister of Lands and Forests presented to the House, a Return to an Order of the House showing 1. How many Timber Limits have been offered for sale since 1st December, 1919, and where situated. 2. Were they all sold by tender. 3. The date of sale, area, and price paid. 4. Were any withdrawn after being advertised, and if so, why. 5. How many tenders were received in each case. 6. The name of the successful tenderer. 7. The amount of bond given in each case by the successful tenderer. Presented to the Legislature, 16th February, 1921. Mr. Tolmie. *Not Printed.*
- No. 65 Report of the Commission to enquire into and report upon a basis for determining the financial obligations of the Province toward the University of Toronto, and the financial aid which the Province may give to Queen's University of Kingston and the Western University of London, etc., etc. Presented to the Legislature, 21st February, 1921. *Printed.*
- No. 66 Return to an Order of the House of the 14th day of February for a Return showing dates when tenders called for, the tenders received and the names of tenderers for the production of (a) Ontario Public School Readers, each respectively; (b) Ontario Public School Histories, each respectively; (c) Ontario High School History; (d) Ontario Composition and Grammar. Presented to the Legislature, 21st February, 1921. Mr. Sinclair. *Not Printed.*
- No. 67 Interim Reports (First, Second and Third) of the Commission to investigate and report upon the accuracy or otherwise of all returns made pursuant to The Crown Timber Act, sec. 14, by any holder of a Timber License, etc., etc., etc. Presented to the Legislature, 23rd February, 1921. *Printed.*
- No. 68 Return to an Order of the House of the 23rd February, 1921, for a Return of copies of all correspondence between the Minister of Lands and Forests, the Prime Minister, or any Minister of the Government and any official, representative or solicitor on behalf of the Spruce Falls Pulp & Paper Co., together with all estimates, reports, conditions of sale, maps, documents and papers of every kind and nature, relating to (1) The sale of the Kapuskasing Soldiers' and Sailors' Settlement Colony; (2) The additional area acquired by the Company to add to the concession known as the Kapuskasing Pulp Concession; (3) Relating to the establishment of the Government Town Site at Kapuskasing. Presented to the Legislature, 24th February, 1921. Mr. Magladery. *Not Printed.*
- No. 69 Annual Report of the Soldiers' Aid Commission of Ontario for year ending 31st October, 1919. Presented to the Legislature, 1st March, 1921. *Not Printed.*

- No. 69 Report of Soldiers' Aid Commission for the year 1920. Presented to the Legislature, 21st March, 1921.
- No. 70 Return to an Order of the House of 23rd February, 1921, that there be laid before the House, a Return showing the number of Issuers of Marriage Licences in the Province of Ontario, with their names and addresses and the date of their appointment. Presented to the Legislature, 1st March, 1921. Mr. Ross, Kingston. *Not Printed.*
- No. 71 Return to an Order of the House of 9th February, 1921, that there be laid before the House a Return of copies of all correspondence, papers and documents since 13th November, 1919, relating to conduct or duties of Magistrates, Justices of the Peace and other officers with reference to enforcement of The Ontario Temperance Act. Presented to the Legislature, 1st March, 1921. Mr. Hill. *Not Printed.*
- No. 72 Return to an Order of the House of 23rd February, 1921, that there be laid before the House a Return of copies of the Report of the Superintendent of Provincial Police to the Attorney-General for the years 1918, 1919 and 1920. Presented to the Legislature, 1st March, 1921. Mr. Godfrey. *Not Printed.*
- No. 73 Return to an Order of the House of 23rd February, 1921, for a Return showing copy of Agreement between Provincial Board of Health and Federal Health Department relating to prevention of Venereal Diseases. 2. What amount has already been received by the Province to date. Presented to the Legislature, 4th March, 1921. Mr. Price. *Not Printed.*
- No. 74 Return to an Order of the House of 4th February, 1921, for a Return of copies of all correspondence passing between the Government of Ontario or any member, officer or official thereof, or of any department thereof and any member of the House or other person leading up to it, and dealing with the suspension and resignation of Messrs. Smith and Hanna from the Provincial Police. Presented to the Legislature, 4th March, 1921. Mr. Tolmie. *Not Printed.*
- No. 75 Return to an Order of the House of the 4th February, 1921, for a Return of copies of all correspondence with and by the Government or any department thereof leading up to and relating to the dismissal of Mr. Lewis R. Luke as License Inspector for Ontario County. Presented to the Legislature, 4th March, 1921. Mr. Sinclair. *Not Printed.*

- No. 76 Statement and Report of the Ontario Athletic Commission and of Auditor for the year 1920. Presented to the Legislature, 4th March, 1921. *Not Printed.*
- No. 77 Report of the Commission upon the rates of wages paid to men employed by The Hydro-Electric Power Commission in the construction of the Queenston-Chippewa Development. Presented to the Legislature, 4th March, 1921. *Printed.*
- No. 78 Return to an Order of the House of 28th February, 1921, that there be laid before the House a Return of copies of all letters, reports and communications of every kind received by the Minister of Mines or any member of the Government with respect to the proposed increase in mining taxes. Presented to the Legislature, 9th March, 1921. Mr. *Ferguson.* *Not Printed.*
- No. 79 Return to an Order of the House of 23rd February, 1921, for a Return of copies of all correspondence between the Government or any member or any Minister or official and the Canada Copper Company (International Nickel Company) and George E. Buchanan relating to leases or grants of nickel-bearing or other mineral lands in the Township of Creighton, District of Sudbury, since 13th November, 1919. Presented to the Legislature, 10th March, 1921. Mr. *Dewart.* *Not Printed.*
- No. 80 Interim report respecting Coroners of the Commission to inquire, consider and report upon the best mode of selecting, appointing and remunerating Sheriffs, etc., etc. Presented to the Legislature, 18th March, 1921. *Printed.*
- No. 81 Report of the Committee on Proportional Representation. Presented to the Legislature, 5th April, 1921. *Printed.*
- No. 82 Return to an Order of 16th February, 1921, that there be laid before the House a Return showing what are the amounts paid by each Company respectively which make up the total credited to The Mining Tax Act in the Public Accounts for 1920 at page a31 under the heading: (a) Acreage tax, \$71,223.26; (b) Profits tax, \$713,291.46. Presented to the Legislature, 21st March, 1921. Mr. *McAlpine.* *Not Printed.*
- No. 83 Return to an Order of the House, of 9th February, 1921, that there be laid before the House a Return showing:—1. What was the total quantity of fish caught in Lake Nipissing and Lake Nipigon, respectively, and marketed in the following years—1917, 1918, 1919 and 1920. 2. What were the varieties of fish caught and marketed in Lake Nipissing and Lake Nipigon respectively, and

the quantity of each. 3. What was the price paid to fishermen for each variety; what was the price at which the Government sold each variety; to whom were such sales made. 4. To whom were licenses issued to take fish from Lake Nipissing and Lake Nipigon respectively, in the years 1917, 1918, 1919 and 1920. 5. Is it the intention of the Government to continue this Fishery Department as a commercial enterprise. 6. What were the gross receipts from fish sales in Lake Nipissing and Lake Nipigon in the years 1917, 1918, 1919 and 1920, and what were the net profits of the Government in each of said years. Presented to the Legislature, 1st April, 1921. Mr. Mageau. *Not Printed.*

- No. 84 Return to an Order of 23rd February, 1921, that there be laid before the House a Return showing the number of convictions made under The Ontario Temperance Act for breaches of the said Act for year 1919-20: 1. At the instance of officers of the Board of License Commissioners. 2. At the instance of officers of the Ontario Provincial Police. 3. At the instance of Municipal Police officers. 4. The number of cases in which fines or sentences have been remitted, reduced, or commuted: (1) Upon the recommendation of the Board of License Commissioners; (2) Without the recommendation of the Board of License Commissioners. Presented to the Legislature, 13th April, 1921. Mr. Godfrey. *Not Printed.*
- No. 85 Copy of Report of R. D. Johnson *et al* on the Queenston-Chippawa Power Development, with statement of professional record of H. S. Kerbaugh and Francis Lee Stuart, with letters. Presented to the Legislature, 13th April, 1921. *Printed.*
- No. 86 Report of R. S. Lea, Consulting Engineer of Progress on Queenston-Chippawa Power Development, 31st January to 9th April, 1921. Presented to the Legislature, 13th April, 1921. *Printed.*
- No. 87 Report of the Civil Service Commissioner for Ontario, 1920. Presented to the Legislature, 15th April, 1921. *Printed.*
- No. 88 First Annual Report of The Mothers' Allowances Commission for the year 1920. Presented to the Legislature, 20th April, 1921. *Printed.*
- No. 89 Final Report of Hugh L. Cooper & Co. *re* Queenston-Chippawa Development of the Hydro-Electric Power Commission of Ontario. Presented to the Legislature, 21st April, 1921. *Printed.*
- No. 90 Return to an Order of the House of the 25th February, 1921, that there be laid before this House a Return showing:—1. How many miles are included in the Ottawa-Prescott Highway. 2. How

many miles of this Highway were completely graded at the end of the year 1920. 3. How much grading still remains to be done. 4. What was the average cost *per* mile of the grading completed. 5. What amount was spent during the year 1920 on equipment for the Ottawa-Prescott Highway. 6. How many men were employed in each of the months of 1920. 7. Has the Government purchased any gravel pits or stone quarries along or in the vicinity of the right-of-way of the Ottawa-Prescott Highway, and if so (a) From whom; (b) What was paid for each; and (c) What was the area of each. 8. Has the Government rented any gravel pits or stone quarries along or in the vicinity of the right-of-way of the Ottawa-Prescott Highway, and if so (a) From whom; (b) What was paid for each; and (c) What was the area of each. 9. Did the Government purchase any gravel or stone for the right-of-way of the Ottawa-Prescott Highway, and if so (a) From whom; (b) What was paid per cubic yard; and (c) What was the total amount paid each man. 10. How many culverts were built during the year 1920. 11. How many still remain to be completed. 12. How many culverts were built (a) By day labour; (b) By contract. 13. If any were built by the latter (a) Who were the contractors; (b) What were the unit prices paid; (c) What lump sums were paid to each contractor. 14. What was the cost *per* cubic yard of the said culverts in place built by day labour. 15. What was the cost *per* cubic yard of the said culverts in place built by contract. 16. What was the total amount spent on the Ottawa-Prescott Highway to 31st December, 1920. 17. Have the plans of the said Highway been filed in the Federal Department of Railways pursuant to the Canada Highways Act, and if so, when. 18. Has a subsidy agreement been signed with the Dominion Government pursuant to the Canada Highways Act. 19. If so, what is the date of the agreement. 20. Has the Government received any payments on account of Dominion Government subsidy, and if so, the dates and amounts of the payments. 21. What wages were paid during 1920, on the Ottawa-Prescott Highway (a) For unskilled labour; (b) For teams with driver. 22. How many hours a day did the men employed on the road during 1920 work. 23. Who was the engineer in charge of the road during 1920, and what was his salary. 24. Has the Government settled with all the parties from whom the right-of-way was acquired. 25. If the answer to 24 is in the negative, what parties still remain to be settled with. Presented to the Legislature, 28th April, 1921. Mr. Hill. *Not Printed.*

Return to an Order of 4th March, 1921, that there be laid before this House a Return showing:—1. What places in the City of Toronto are employed for Government use outside the Legislative Building. 2. For what Department, Commission or Board are they being used. 3. What are the terms of rental or lease. 4. How much has been expended on improvements on each place

to date. 5. On what dates was possession taken under the different leases. 6. How many employees are at work in each of the respective buildings so leased. Presented to the Legislature, 29th April, 1921. Mr. *Ross*, Kingston. *Not Printed*.

- No. 92 Return to an Order of 21st February, 1921, that there be laid before this House a Return of copies of all papers and correspondence between the Government or any member thereof or any official on behalf of the Government and any other Corporation or person relating to: (a) Loan "R.R." sold to syndicate composed of the Dominion Securities and others; (b) Loan for \$16,000,000 at 6 *per cent.*, repayable in fifteen years for which the price of 92.34 was realized; (c) The loan "S.S." sold to the syndicate composed of Aemilius Jarvis and others; (d) The loan for \$10,000,000 at 6 *per cent.*, repayable in twenty years for which the price of 96.787 was realized. Presented to the Legislature, 29th April, 1921. Mr. *Hay*. *Not Printed*.
- No. 93 Copies of Orders-in-Council designating, pursuant to section 14 of The Hospitals and Charitable Institutions Act, Hospitals, Refuges, Orphanages and Infants' Homes, to which aid be granted. Presented to the Legislature, 29th April, 1921. *Not Printed*.
- No. 94 Report of the Commission to inquire into and report upon the truth or falsity of the charges made against David Hastings, Police Magistrate, Dunnville. Presented to the Legislature, 29th April, 1921. *Not Printed*.

ANNUAL REPORT
OF THE
Inspector of Division Courts
FOR THE
PROVINCE OF ONTARIO
FOR THE YEAR
1920

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

Printed by CLARKSON W. JAMES, Printer to the King's Most Excellent Majesty

1921

TORONTO, February 1st, 1921.

To His Honour LIONEL H. CLARKE.

Lieutenant-Governor of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to Your Honour the Report of the Inspector of Division Courts of the Province of Ontario, for the year ending 31st December, 1920.

Respectfully submitted,

W. E. RANEY.

Attorney-General.

Toronto, February 1st, 1921.

SIR,—I have the honour to submit herewith, to be presented to His Honour the Lieutenant-Governor, the Report of the Inspector of Division Courts, for the year ending 31st December, 1920.

I have the honour to be, Sir,

Your obedient servant.

W. W. ELLIS.

Inspector.

TO THE HONOURABLE W. E. RANEY, K.C.,
Attorney-General, Toronto.

Annual Report of the INSPECTOR OF DIVISION COURTS

For the Province of Ontario

FOR THE YEAR ENDING 31st DECEMBER, 1920

TORONTO, February 1st, 1921.

To His Honour LIONEL H. CLARKE,

Lieutenant-Governor of Ontario.

MAY IT PLEASE YOUR HONOUR:

I have the honour to submit the following report upon the Division Courts of the Province for the year ending 31st December, 1920.

The tables herewith submitted give a large amount of useful information regarding these courts.

The accompanying tables supply complete figures of the returns made by the clerks and bailiffs throughout the Province.

Table "A" shows the number of suits entered in each county; the total number of suits entered during the year, the total amount of claims entered exclusive of transcripts of judgments and judgment summonses, the number of transcripts of judgments, the number of judgment summonses, and the amount of suitors' moneys paid into and out of court.

There will also be found a large amount of miscellaneous information indicative of the volume of business done in each of the courts of the Province.

Table "B" contains a list of Division Court Clerks, their Post Office addresses, their county or district, and the number of the division in which their court is situated.

Table "C" gives the same information regarding the Bailiffs.

Table "D" gives the Division Court limits of the respective Divisions in the Province, and judicial officers.

NUMBER OF SUITS ENTERED.

The number of suits entered for the year (exclusive of transcripts of judgment and judgment summonses) was 56,633, being an increase over the year 1919 of 10,815.

AMOUNT OF CLAIMS.

The total amount of claims sued aggregate \$2,647,173.99, being an increase of \$691,590.39 over the year 1919.

PAID INTO AND OUT OF COURT.

The total moneys paid into court during the year amounted to \$1,081,508.97, being an increase of \$205,448.49 over the year 1919, and the total amount of moneys paid out of court amounted to \$1,077,046.60, being an increase of \$255,847.40.

These figures, large as they are, do not show the true collecting power of the court, as the inspection of the courts shows that the amount secured and realized by settlements out of court is fully as great as the amount actually paid into court. There is ample evidence to justify the statement that fully \$1,000,000.00 should be added to the above as having been realized to suitors through the aid of the Division Courts.

REVENUE.

The percentage of fees and emoluments payable to the Honourable the Provincial Treasurer by Division Court Clerks amounts to \$8,092.43, being considerably in excess of the total cost of inspection.

UNCLAIMED MONEYS.

Moneys belonging to suitors or others which have been paid into court and have remained unclaimed for a period of six years, and therefore become due and payable to the Hon. the Provincial Treasurer, as provided by Section 43 of the Act, amounted to \$459.71. During the past five years there has been a total of \$1,991.50 such moneys paid into the Provincial Treasury.

JURY FUND.

During the year there was paid to the County Treasurer for Division Court "Jury Fee Fund," as provided by Section 145 of the Act, \$2,153.81 and the amount paid by the County Treasurer to jurors summoned amounted to \$637.60, being a surplus of \$1,516.21.

COMPLAINTS.

The greater number of complaints made against Division Court Bailiffs are for overholding executions. The 180th Section of the Act and the 95th Rule provides that a Bailiff shall return an execution within thirty days, unless it has been renewed or unless the seizure has been so recent that he has been unable to realize thereon. Neglecting to observe this section of the Act and the Rule is the cause of numerous complaints from solicitors and agents. It is the duty of the Clerk to see that returns of processes are promptly made by his Bailiff. This duty should not be forgotten. The duty of giving notice of moneys paid into court, I find, is much neglected. Clerks have been warned against neglecting to send the required notice. The Act requires that the notice should be sent immediately after the receipt by them of any sum of money whatever.

A warning is now given. Clerks neglecting this duty will hereafter be strictly dealt with.

INCREASED JURISDICTION.

Under the increased jurisdiction given to the Division Courts, as amended at the last Session of the Legislature, there were 301 suits entered for tort where the damages sought exceeded \$60.

Four thousand four hundred and fifty-seven suits were entered where the claim exceeded \$100 and not \$200, and 1,150 suits where the claim exceeded \$200 and not \$400. The amended Act doubled the jurisdiction existing prior to September 1st, 1920.

The number of suits entered under the increased jurisdiction is sufficient evidence that business men, and the public generally, are glad to avail themselves of the privilege of entering their claims in the Division Courts, where the costs are less expensive and the mode of collecting debts much more expeditious.

The Annual Returns of the different Clerks throughout the Province show a large increase of business in the industrial, mining and lumbering centres, such as Toronto, Ottawa, London, Hamilton, Sault Ste. Marie, Sudbury, Porcupine and other Divisions. In one instance, namely Sault Ste. Marie, the business was double that of 1919. In a number of rural divisions in the older portions of the Province the Returns show a falling off of business, due, I think, to the fact that the credit system of doing business has been largely eliminated, or only short terms of credit are given by the country merchants; and to the more prosperous conditions of the farming community generally, and also to the drift of population from the rural sections to the urban centres.

WAGES ACT.

Section 7 of the Wages Act was amended at the last Session of the Legislature, striking out the \$25 exemption allowed to married men and fixing the exemption at 70 per cent. to the debtor and 30 per cent. to the creditor, but leaving it in the power of the Judge to increase or reduce the exemption on cause being shown.

VACANCIES AND APPOINTMENTS.

During the year there were sixty-one vacancies by deaths or resignation. These vacancies were filled by the appointment of twenty-nine clerks and thirty-two bailiffs.

CHANGE IN DIVISIONS.

The Division Court Board met at Little Current on the 22nd October, and acting under Section 15 and sub-sections, the 3rd Division Court of the District of Manitoulin, situated at Manitowaning, was abolished and the territory comprising it was added to the 1st and 2nd Divisions.

There are a number of other Courts throughout the Province in which there are very few suits entered, and I am of the opinion that no one would be greatly inconvenienced if they were abolished and the territory added to the adjoining Divisions. The emoluments are so small that it is very difficult to procure officials.

INSPECTION.

A careful inspection of the Courts throughout the Province is continually going on and entails a great deal of travelling, as the territory to be covered embraces the whole of the Province of Ontario.

I can bear testimony to the zeal and efficiency of the Court officials. With a few exceptions their duties are discharged in a satisfactory manner.

SURETIES.

The officials are now bonded by Guarantee Companies and the premium paid in the first instance by the Government, and repaid to the Government by officials

whose emoluments are in excess of \$1,500. This is much more satisfactory than the old system of the officials providing their own security.

I find a bad practice existing, and one that cannot be too strongly condemned, is the neglect of some of the clerks in making periodical settlements with their bailiffs. This neglect frequently causes serious trouble between the officials, and I know of instances where the Guarantee Co. have been called upon to make a settlement under their covenant. The duty of the clerks in this respect has frequently been pointed out, and I am insisting that they make periodical settlements.

Another source of complaint frequently made is the dilatoriness in the payment of "foreign fees." The clerk who sends a summons to a foreign clerk for service should realize that the large percentage of the costs incurred are for bailiff's fees, effecting service, and mileage. The clerk who receives the summons is responsible to the bailiff for his fees, which are frequently demanded on the return of the summons. The result is that in some instances he does not get a settlement for months and may have to sue for the amount. Such conduct on the part of a clerk to his fellow clerk is inexcusable.

The Board of County Judges are now in session for the purpose of revising the rules of practice and procedure of the courts and the cost of the proceedings, found necessary owing to the increased jurisdiction given to the courts by the recent legislation.

A Tariff card will be printed as soon as the revision is completed, and distributed to the officials throughout the Province.

All of which is respectfully submitted.

I have the honour to be,

Your Honour's obedient servant.

W. W. ELLIS,

Inspector.

TABLE

Return of Division Court Business from the 1st day of January

Name of County, United Counties, or District.	Number of Divisions.	Number of suits entered in Court, exclu- sive of transcripts of judgments and judgment summonses.	Amount of claims entered, exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other Courts.	Amount of claims received by transcripts of judgments from other Courts.	Number of judgment summonses issued.	Balance of cash in Court from the pre- vious year.	Total amount of suitors' money paid into Court.	Total amount of suitors' money paid out of Court.	Balance of cash in Court.	Number of suits entered where the amount claimed does not exceed \$200, exclusive of transcripts of judgments from other Courts.
			\$ c.		\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	
Algonia	1	753	94,195 50	4	319 19	244	294 57	58,789 52	58,931 76	152 33	2,987
	2	27	1,187 16	4	171 58	3	.....	693 12	562 36	130 76	27
	3	29	1,268 89	3	207 90	.....	.....	589 96	558 71	31 25	25
	6	15	385 74	2	140 00	.....	.....	311 25	311 25	.....	13
	7	158	5,611 69	2	.....	.....	151 75	2,501 56	2,653 31	.....	4
Brant	1	816	43,516 53	49	3,629 86	26	471 00	16,761 01	16,313 01	829 00	786
	2	127	5,113 44	9	681 15	4	7 60	2,830 05	2,815 40	22 25	127
	3	32	1,152 89	1	39 97	2	11 25	540 70	540 70	11 25	32
	4	36	1,461 08	8	664 98	.....	21 00	1,129 81	1,150 89	.....	36
	5	18	766 20	5	422 10	1	3 00	411 87	414 87	.....	18
Bruce	1	77	3,881 44	.....	.....	1	.....	1,057 16	1,057 96	.....	76
	2	19	1,074 12	.....	.....	.....	19 22	904 46	904 46	16 22	19
	3	52	2,108 47	1	9 01	.....	.....	1,299 34	1,238 09	61 24	52
	4	23	1,392 48	1	9 02	3	.....	676 66	679 66	.....	23
	5	80	3,575 65	5	672 57	.....	.....	2,653 33	2,653 33	.....	79
	7	43	2,966 42	4	49 71	3	73 90	752 37	656 20	96 17	44
	8	191	8,268 32	6	336 44	25	62 52	4,414 56	4,425 81	51 27	188
	9	8	872 68	1	13 24	.....	.....	356 53	356 53	.....	8
	10	14	529 28	.....	.....	.....	.....	429 28	429 28	.....	14
	11	37	1,196 19	1	29 00	.....	.....	853 04	853 04	.....	37
	12	14	666 43	11	313 20	1	.....	393 52	393 52	.....	14
Carleton	1	2,988	119,214 62	21	1,424 77	445	1,837 86	21,946 49	21,821 61	1,962 71	230
	2	9	203 03	1	135 06	.....	.....	159 16	159 16	.....	9
	3	37	1,623 68	1	27 42	.....	.....	950 88	950 88	.....	37
	4	17	994 98	1	158 60	1	.....	447 00	447 00	.....	17
	5	7	293 95	1	63 71	.....	.....	95 50	93 50	2 00	7
	6	71	2,472 86	4	108 12	1	58 34	2,581 48	2,614 82	25 00	71
	7	395	13,250 76	6	267 14	11	171 02	3,839 78	3,818 20	193 50	392
Dufferin	1	87	4,385 55	6	523 15	2	.....	1,522 18	1,522 98	.....	11
	2	90	5,302 47	2	40 00	5	.....	3,154 74	3,154 74	.....	86
	3	2	28 90	1	132 54	.....	.....	136 44	136 44	.....	2
	4	3	414 91	.....	.....	.....	.....	6 25	6 25	.....	3
	5	11	511 29	.....	.....	.....	.....	140 93	140 93	.....	11
Elgin	1	384	17,319 28	19	1,235 72	27	.....	10,545 23	10,545 23	.....	278
	2	21	1,255 74	2	91 47	2	.....	491 62	491 62	.....	20
	3	612	29,889 75	18	1,379 03	23	36 00	11,126 10	11,146 10	10 00	598
	4	86	4,343 72	5	343 47	5	56 54	2,496 02	2,546 02	6 54	71
Essex	1	202	8,914 30	2	38 02	20	.....	5,808 03	5,808 03	.....	.....
	2	87	3,503 88	29	1,414 04	.....	.....	2,832 16	2,832 16	.....	85
	3	37	1,764 67	.....	1,136 67	4	.....	951 21	943 21	10 00	36
	4	57	3,425 07	1	136 58	13	2 00	2,400 92	2,400 92	.....	69
	5	130	7,933 62	8	670 61	9	563 22	3,520 72	3,945 67	138 27	123
	6	22	2,098 23	4	129 62	2	48 53	1,315 51	1,337 19	26 85	21
	7	651	20,104 00	138	2,105 00	312	387 20	8,942 87	7,665 14	1,277 73	396
	8	254	17,811 45	12	1,100 52	19	440 35	7,448 92	7,682 31	207 00	235
	9	32	2,038 41	3	199 95	1	.....	1,115 59	1,111 06	4 53	32
	10	No business	.....	.....	.....	.....	.....	.....	.....	.....	.....

TABLE

Return of Division Court Business from the 1st day of January

Name of County, United Counties, or District.	Number of Divisions.	Number of suits entered in Court, exclusive of transcripts of judgments and judgment summonses.	Amount of claims entered exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other Courts.	Amount of claims received by transcripts of judgments from other Courts.	Number of judgment summonses issued.	Balance of cash in Court from the previous year.	Total amount of suitors' money paid into Court.	Total amount of suitors' money paid out of Court.	Balance of cash in Court.	Number of suits entered where the amount claimed does not exceed \$200, exclusive of transcripts of judgments from other Courts.
Frontenac.....	1	699	\$ c. 36,979 10	1	\$ c. 369 94	74	\$ c. 219 66	\$ c. 14,509 75	\$ c. 14,619 53	\$ c. 100 87	892
	2	34	1,495 17	1	46 21	3	.....	1,008 16	1,008 16	.....	34
	3	89	2,503 23	6	55 69	4	.....	1,566 33	1,949 13	17 20	81
	4	21	1,106 50	.....	.....	.....	.....	379 94	341 95	37 99	20
	5	28	1,560 64	.....	113 31	.....	11 00	1,149 97	1,160 97	.....	38
	6	13	459 43	1	50 59	1	.....	199 47	199 47	.....	13
Hastings.....	1	467	13,465 50	.....	.....	.....	.....	5,667 00	4,591 00	1,166 00	.....
	2	32	2,095 75	3	88 10	2	.....	682 94	647 94	35 00	27
	3	23	3,080 06	2	140 00	3	55 94	1,324 86	1,333 75	47 05	93
	4	73	1,800 95	8	552 61	3	26 50	1,808 95	1,810 61	24 85	73
	5	52	2,242 30	1	37 43	.....	106 01	1,296 73	1,283 43	119 25	31
	6	20	708 23	.....	.....	.....	50 00	582 29	568 43	63 55	20
Haldimand.....	1	97	3,472 14	12	818 31	12	23 95	1,385 87	1,244 44	165 38	107
	2	38	2,263 42	1	192 27	1	73 00	743 33	745 13	71 20	36
	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	4	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	5	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	6	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Haldimand.....	1	46	2,282 09	9	743 72	5	541 69	933 79	1,281 81	193 67	44
	2	.....	1,592 76	1	248 42	6	73 11	1,053 76	1,028 10	58 77	.....
	3	166	9,679 61	11	794 27	2	74 24	3,896 40	3,896 40	343 91	155
	4	49	2,354 00	3	119 00	2	48 19	1,111 18	1,033 66	125 71	35
	5	15	1,083 77	.....	.....	.....	.....	212 12	212 12	.....	14
	6	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Haldimand.....	1	22	1,058 00	.....	.....	2	.....	236 41	236 41	.....	.....
	2	26	841 64	6	621 67	.....	13 66	495 10	508 76	.....	.....
	3	30	1,476 48	6	418 99	15	14 00	652 87	641 87	25 00	39
	4	No business	.....	.....	.....	.....	.....	.....	.....	.....	.....
	5	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	6	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hastings.....	1	70	4,552 33	3	116 89	.....	.....	997 61	985 05	12 56	66
	2	84	4,938 50	4	373 53	.....	45 00	2,074 49	2,074 49	45 00	80
	3	103	3,603 04	2	84 63	.....	149 57	1,472 97	1,531 43	91 11	102
	4	29	936 40	3	252 63	1	94 05	619 82	562 82	151 05	29
	5	21	808 68	.....	.....	3	.....	411 18	411 18	.....	.....
	6	106	5,129 95	3	176 70	3	.....	2,825 02	2,758 83	66 19	.....
Hastings.....	1	646	24,647 22	27	1,674 75	109	1,194 50	13,411 01	13,135 65	1,469 86	638
	2	18	842 62	2	208 45	3	157 42	437 41	510 76	84 07	21
	3	10	406 14	1	10 00	.....	.....	254 85	254 85	.....	.....
	4	73	2,979 86	.....	.....	2	20 09	1,338 77	1,353 17	5 69	71
	5	74	3,579 83	4	313 51	2	.....	1,544 27	1,507 02	37 25	2
	6	125	1,291 56	7	471 60	5	30 00	3,740 56	3,715 71	24 85	1
Hastings.....	1	17	364 25	5	586 38	.....	.....	329 15	329 15	.....	4
	2	390	15,834 10	23	436 66	60	123 97	8,888 11	8,771 44	239 74	386
	3	55	1,959 53	4	215 41	1	29 47	868 11	803 61	64 50	1
	4	21	1,118 97	6	511 91	2	41 95	387 71	369 83	59 83	21
	5	119	5,709 76	5	413 47	6	106 50	1,745 68	1,652 18	46 14	118
	6	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Huron.....	1	80	3,982 67	9	773 45	.....	11 68	1,639 14	1,621 85	29 00	80
	2	84	3,668 17	3	305 10	1	51 33	1,242 70	1,268 17	25 86	82
	3	55	3,171 31	7	167 24	.....	.....	2,105 14	2,105 14	.....	50
	4	23	1,399 86	1	211 04	4	.....	389 26	381 76	7 50	21
	5	51	3,553 97	3	301 56	2	.....	1,575 30	1,520 50	54 60	49
	6	18	350 00	.....	.....	.....	.....	325 00	325 00	.....	.....
Huron.....	1	11	488 99	.....	.....	1	.....	194 92	194 92	.....	11
	2	40	2,314 58	1	57 72	1	.....	813 78	766 78	47 00	37
	3	49	1,664 89	.....	.....	1	.....	1,300 85	1,290 85	.....	40
	4	29	1,908 62	2	96 27	4	11 94	1,025 01	1,043 49	4 46	35
	5	13	547 14	5	347 95	.....	.....	756 03	756 03	.....	13
	6	25	1,953 49	.....	.....	.....	.....	418 79	418 79	.....	25

A.—Continued.

to the 31st day of December, A.D. 1920, inclusive, shewing:

Number of suits entered where the amount claimed is ascertained by signature and exceeds \$200.		No. of suits entered where claim is a demand for debt, account, breach of contract or money demand exceeding \$100.		Number of actions for tort (damages) where the amount claimed does not exceed \$60.		Number of actions for tort where the amount claimed exceeds \$60, but does not exceed \$120.		Number of actions for tort where the parties consent thereto in writing and the amount claimed exceeds \$120.		Number of actions of replevin, where the value of the goods or other property or effects distrained, taken or detained does not exceed \$60.		Number of actions of replevin, where the value of the goods distrained exceeds \$60.		Number of suits entered for claims not exceeding \$10.		Number of jury trials by jury summoned.		Amount paid to jurors summoned.		Amount paid to County Treasurer, as per annexed returns of Division Court Jury Fees, as required by Section 145 of "The Division Courts Act."		Surplus fees payable to the Hon. the Provincial Treasurer.		Number of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."		Amount of costs so taxed.		Clerk's returns of emoluments.		Bailiff's returns of emoluments.		Unclaimed monies in pursuance of Sec. 43 D.C.A.			
\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
6	90			10								197								39 99															
	3			27								6								1 56															
	1			1								1								3 53															
	2											5								1 30															
	1											6								68															
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TABLE

Return of Division Court Business from the 1st day of January

Name of County, United Counties, or District.	Number of Divisions.	Number of suits entered in Court, exclusive of transcripts of judgments and judgment summonses.	Amount of claims entered exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other Courts.	Amount of claims received by transcripts of judgments from other Courts.	Number of judgment summonses issued.	Balance of cash in Court from the previous year.	Total amount of suitors' money paid into Court.	Total amount of suitors' money paid out of Court.	Balance of cash in Court.	Number of suits entered where the amount claimed does not exceed \$200, exclusive of transcripts of judgments from other Courts.
			\$ c.		\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	
Kenora	1	115	5,736 36			6	519 06	2,841 31	2,530 76	859 61	119
	2	2	61 43				8 70			8 70	2
	3	Vacant									
	4	5	522 00				82 96	350 00	350 00	82 96	4
Kent	1	581	30,202 00	19	1,015 26	68	1,638 70	12,632 83	12,518 03	1,753 50	567
	2	80	2,225 41	8	400 45	7		1,937 46	1,534 40	3 06	80
	3	73	3,733 78	6	200 24	5	107 29	2,163 09	2,149 14	121 24	78
	4	119	5,000 00	8	507 06	18	30 00	4,264 14	4,060 52	233 82	133
	5	313	12,689 49	16	1,177 88	7	370 74	6,881 44	7,044 06	208 12	304
	6	33	1,395 08	2	165 19	2		475 09	475 09		33
	7	65	6,891 02	11	671 68	3	16 86	1,768 46	1,609 40	142 20	10
Lambton	1	670	29,900 36	22	1,729 14	44	334 26	16,952 62	16,475 68	807 22	606
	2	37	2,327 05	5	298 10		3 00	976 57	979 57		35
	3	28	1,248 70	6	409 55			1,033 47	1,033 97		28
	4	11	852 78	2	78 15		73 74	712 75	786 49		14
	5	43	2,833 32	3	250 92	2	2 00	1,069 32	1,071 32		43
	6	8	522 68					576 93	576 93		8
	8	163	8,035 52	7	224 30	6		4,016 10	4,016 10		126
	9	16	760 91	1	7 59			434 38	434 38		16
Lennox	1	271	11,397 22	11	736 99	12	72 00	3,585 46	3,657 43		266
	2	41	2,190 74	2	87 75	1	11 92	1,864 10	1,862 12	73 90	40
	3	96	4,718 91	4	185 84	1		2,212 26	2,212 26		4
	4	510	19,322 14	12	777 67	15	22 25	11,597 26	11,529 51	90 00	401
	5	60	2,947 18	2	72 83	1		1,789 22	1,789 22		56
Leeds and Grenville	1	555	21,844 09	3	391 84	4	28 45	10,810 91	10,813 16	26 20	519
	2	91	2,771 16	3	243 11	3	79 38	2,187 59	2,108 21	79 38	91
	3	59	1,604 43	3	166 29	1		1,305 32	1,305 32		54
	4	61	2,562 03	1	119 82	9	131 47	972 28	1,099 20	4 55	59
	5	38	1,626 23	1	25 97	3		419 03	419 03		39
	6	202	9,953 83	4	228 98	3		4,731 25	4,681 65	49 60	197
	7	10	421 97	1	66 30		5 94	224 31	224 31	5 94	
	8	82	4,151 68	8	332 34		34 50	1,487 47	1,395 98	125 99	72
	9	33	1,646 95					556 37	543 24	13 13	33
	10	20	1,188 96	1	151 21		21 51	1,045 20	1,056 71	10 00	20
	11	17	1,442 52	1	39 25	1		543 67	543 67		17
	12	17	729 87	1	210 08	1		424 20	424 20		16
Lennox and Addington	1	100	3,863 75	4	460 35	17	151 60	1,841 92	1,987 44	6 09	96
	2	11	652 63	8		2		360 94	360 94		11
	3	4	257 50					62 45	62 45		4
	4	23	1,356 51					869 99	869 99		23
	5	13	834 48	5	181 83	1	17 13	118 82	118 82	17 13	13
	6	11	316 42	2				349 02	349 02		
	7	22	1,154 75	1	27 47			704 68	704 68		1
	8	1	3 10					3 10	3 10		
	9	14	414 38					304 38	304 38		
Lincoln	1	66	3,225 91	5	189 32	8	144 17	1,732 07	1,876 24		59
	2	551	25,251 64	34	2,124 70	53	451 55	13,773 38	13,933 83	2,207 07	541
	3	89	4,707 17	6	666 01	3	1 45	2,703 27	2,705 27	1 45	68
	4	60	3,516 97	15	778 46	16	201 01	2,173 17	2,310 40	63 72	48
	5	86	3,145 66	42				1,831 43	1,728 60	100 83	83

A.—Continued.

to the 31st day of December, A.D. 1920, inclusive, shewing:

Number of suits entered where the amount claimed is ascertained by signature and exceeds \$200.	No. of suits entered where claim is a demand for debt, account, breach of contract or money demand exceeding \$100.	Number of actions for tort (damages) where the amount claimed does not exceed \$60.	Number of actions for tort where the amount claimed exceeds \$60, but does not exceed \$120.	Number of actions for tort where the parties consent thereto in writing and the amount claimed exceeds \$120.	Number of actions of replevin, where the value of the goods or other property or effects distrained, taken or detained does not exceed \$60.	Number of actions of replevin, where the value of the goods distrained exceeds \$60.	Number of suits entered for claims not exceeding \$10.	Number of jury trials by jury summoned.	Amount paid to jurors summoned.	Amount paid to County Treasurer, as per annexed returns of Division Court Jury Fees, as required by Section 145 of "The Division Courts Act."	Surplus fees payable to the Hon. the Provincial Treasurer.	Number of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."	Amount of costs so taxed.	Clerk's returns of emoluments.	Bailiff's returns of emoluments.	Unclaimed monies in pursuance of Sec 43 D.C.A.
15							0		\$ c.	\$ c.	\$ c.		\$ c.	\$ c.	\$ c.	\$ c.
							1							113 45	187 21	
														3 80		
														*25 00		48 23
20	45		5				106			29 35				1,623 70	{ 152 45	
6	19						18			2 55				185 40	456 97	
1	7						12			33 92				187 40	141 19	
4	15	1					20			6 12				323 10	217 95	
9	22						80			10 99				737 40	497 26	
	22						12			1 25				67 42	118 00	
	15	1	1				3			7 51				155 00		1 00
16		6	2			1	143			28 41		2	10 00	1,437 75	786 45	
2	7						10			2 23				94 40	138 06	
	4						7			1 42				67 50	94 20	
		1						1	12 00	1 08				30 00	44 49	
2	6						7			2 18				99 90	56 26	
										55				16 70	8 75	
20							21			8 66				292 75	322 48	
	2	1					2			89		1	5 00	35 11	61 75	
3	13	1	1		1		71			9 19		1	15 00	807 40	{ 220 22	
1	7		1				5			2 53				120 90	190 32	
4	9						22			4 75				304 95	122 16	
	43						102			18 93				1,205 80	563 22	
4	4						21			2 87		1	5 00	140 45	105 66	
10	54	2					151			22 62				1,193 50	160 22	
	5		1				33			2 88		1	15 00	121 13	160 14	
2	4	1					10			2 42		1	10 00	128 78	110 55	
	5									2 18		1	5 00	188 40	81 82	
	3						5			1 53				85 45	50 95	
8	22				2	1	33			8 81				485 75	560 19	
							5			74				20 60	13 35	
10							10			4 33				265 55	190 16	
	4						5			1 63				13 80	57 20	
	6						3			1 74		1	10 00	45 86		
							2			1 80				51 64	64 24	
							2			1 11				56 16	93 86	
4	7	3	4				27			3 46		3	40 00	257 80	249 15	
	2						2			62				34 65	15 75	
							4			28				10 20	9 05	
	3	3								1 35				66 31	43 00	
1	2									1 08				42 38	27 10	
							2			24				20 40	13 40	
1	1						2			1 57				61 20	26 45	
							1							1 25	12 00	
							2			21				31 65	21 05	
7		2					12			2 95				162 40	154 13	144 17
10	50	6	1	1			86			23 96		5	66 00	1,508 65	570 77	
7	5						14			4 62		1	10 00	219 50	148 11	
3	3	1					9			2 94		1	10 00	211 40	155 32	
3	6						27			2 79				270 10	147 80	

*Estimated.

TABLE

Return of Division Court Business from the 1st day of January

Name of County, United Counties, or District.	Number of Divisions.	Number of suits entered in Court, exclu- sive of transcripts of judgments and judgment summonses.	Amount of claims entered exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other Courts.	Amount of claims received by transcripts of judgments from other Courts.	Number of judgment summonses issued.	Balance of cash in Court from the pre- vious year.	Total amount of suitors' money paid into Court.	Total amount of suitors' money paid out of Court.	Balance of cash in Court.	Number of suits entered where the amount claimed does not exceed \$200, exclusive of transcripts of judgments from other Courts.
			\$ c.		\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	
Manitoulin.....	1	33	1,916 37	2	73 70	1	485 52	485 52	485 52	32	
	2	14	615 35	4	213 14	1	116 70	116 70	116 70	14	
Middlesex.....	1	2,536	84,953 29	31	2,035 05	162	2,874 84	40,325 75	40,429 63	2,770 96	2,509
	2	64	2,509 46	2	105 81	1	1,363 45	1,192 24	171 21	64	
	3	24	1,528 28	7	480 76	1	29 70	1,119 90	1,135 90	13 70	25
	4	46	1,910 80	5	250 24	2	15 75	1,066 13	1,044 13	11 00	46
	5	57	2,339 26	4	57 83	5	120 04	1,914 01	1,930 75	103 30	57
	6	44	3,317 28	5	219 70	1	10 00	839 32	849 32	40	
	7	36	2,591 29	6	583 46	1	112 29	1,951 49	2,004 77	50 01	36
	8	11	523 55	.....	.....	.....	.....	276 90	250 00	26 90	11
	9	318	10,355 12	4	227 74	75	239 51	1,086 21	1,104 03	221 69	393
Muskoka.....	1	75	3,330 79	5	632 53	1	1,515 34	1,515 34	1,515 34	75	
	2	Vacant	.....	.....	.....	.....	.....	.....	.....	.....	.....
	3	116	3,942 02	5	.....	7	103 28	2,048 68	2,063 17	88 79	8
Nipissing.....	1	184	12,665 60	10	562 18	2	88 65	3,616 85	3,705 50	.....	173
	2	35	1,638 80	2	74 30	.....	22 10	843 21	843 21	32 10	35
	3	443	20,771 04	14	1,361 96	26	64 13	9,451 81	9,478 09	37 85	436
Norfolk.....	1	228	9,654 33	4	289 78	26	268 33	4,644 77	4,372 80	371 97	.....
	2	78	2,482 62	5	254 88	8	11 15	1,432 34	1,399 74	44 75	77
	3	3	150 12	2	82 31	.....	.....	62 37	62 37	.....	3
	4	38	3,000 00	.....	.....	.....	.....	1,500 00	1,500 00	.....	35
	5	16	987 96	4	136 98	1	.....	316 73	316 73	.....	15
	6	42	2,019 18	5	300 82	4	.....	1,560 73	1,560 73	.....	36
	7	33	112 03	6	512 62	5	.....	658 30	658 30	.....	33
	8	25	777 31	2	41 58	2	77 00	291 78	321 78	47 00	25
Northumberland and Durham..	1	105	4,594 18	7	501 12	1	276 04	1,935 19	2,062 54	147 69	102
	2	15	678 80	2	186 39	.....	18 28	524 59	537 57	5 00	15
	3	96	4,100 32	10	821 06	.....	5 82	2,137 34	2,143 16	.....	93
	4	18	2,420 57	1	214 99	.....	.....	1,319 85	1,319 85	.....	47
	5	119	7,018 31	6	256 52	8	.....	2,485 84	2,485 84	.....	144
	6	12	521 82	.....	.....	.....	.....	342 38	342 38	.....	.....
	7	69	1,302 63	3	202 79	3	96 67	1,758 09	1,711 32	143 44	68
	8	100	3,206 52	7	394 16	11	.....	1,370 27	1,248 11	152 16	99
	9	58	2,789 73	5	269 80	.....	.....	1,596 55	1,596 55	.....	58
	10	24	1,042 71	1	126 66	2	.....	720 43	667 50	52 92	24
	11	98	3,611 55	9	680 40	1	174 56	1,852 97	1,957 50	70 03	98
Ontario.....	1	265	12,804 92	39	2,752 59	18	113 38	5,326 40	5,286 85	152 92	262
	2	40	2,043 13	7	1,057 49	2	.....	1,097 94	1,097 94	.....	40
	3	40	2,875 50	3	405 00	3	.....	1,095 16	1,095 16	.....	25
	4	42	2,889 55	1	100 00	4	.....	1,448 26	1,448 26	.....	6
	5	39	1,857 60	4	236 51	.....	19 59	986 98	1,057 52	20 95	39
	6	7	285 28	1	37 69	.....	.....	220 28	220 28	.....	7
	7	22	1,342 34	3	170 11	2	18 00	996 51	1,014 51	50 00	22
Oxford.....	1	482	23,364 80	9	797 97	114	139 15	12,889 75	12,807 06	221 84	56
	2	34	1,345 26	2	88 28	.....	.....	1,315 47	1,275 47	40 00	34
	3	17	1,191 69	2	71 01	1	.....	1,191 69	1,191 69	.....	13
	4	97	5,680 23	7	442 54	11	197 50	2,642 08	2,790 36	49 22	3
	5	264	10,148 65	12	416 46	12	257 97	6,056 74	6,037 74	276 57	262
	6	273	9,270 42	11	553 58	14	7 00	3,488 28	3,172 93	322 35	258
	7	13	589 86	.....	.....	2	90	345 66	345 66	.....	13

A.—Continued.

to the 31st day of December, A.D. 1920, inclusive, shewing:

Number of suits entered where the amount claimed is ascertained by signature and exceeds \$200.		No. of suits entered where claim is a demand for debt, account, breach of contract or money demand exceeding \$100 where the amount claimed does not exceed \$60.		Number of actions for tort (damages) where the amount claimed does not exceed \$60.		Number of actions for tort where the amount claimed exceeds \$60, but does not exceed \$120.		Number of actions for tort where the parties consent thereto in writing and the amount claimed exceeds \$120.		Number of actions of replevin, where the value of the goods or other property or effects distrained, taken or detained does not exceed \$60.		Number of actions of replevin, where the value of the goods distrained exceeds \$60.		Number of suits entered for claims not exceeding \$10.		Number of jury trials by jury summoned.		Amount paid to jurors summoned.		Amount paid to County Treasurer, as per annexed returns of Division Court Jury Fees, as required by Section 145 of "The Division Courts Act."		Surplus fees payable to the Hon. the Provincial Treasurer.		Number of instances in which the judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."		Amount of costs so taxed.		Clerk's returns of emoluments.		Bailiff's returns of emoluments.		Unclaimed monies in pursuance of Sec. 43 D.C.A.			
1	6									1	5					\$	c.			\$	c.					\$	c.			\$	c.				
27	97	11	10					1		891	3	42	60	115	81			969	00	8	50	00	5,730	00	3,754	55	71								
	3	2	1							16	3			2	29								131	40	95	96									
1										3				1	60								70	55											
4	9									7	1	12	00	2	12								125	75											
2	10									9				2	89								190	24	155	14									
4	1	1								4	1	18	50	3	02								108	35	121	88									
3	20													39									106	45	124	25									
										94				2						2	12	00	853	62									6	20	
1	9									14													156	30											
2										11													210	59	138	16									
										31														405	60	382	30								
	3	1								4													78	30	34	50									
7	26									54										6	22	00	1,216	50			860	00							
										90																									
	8		1							15						3	28			2	10	00	515	75	456	33									
1										3							12						137	80	103	40									
										3													7	65											
										3						1	11						105	00	*110	00									
										3						2	46						47	30	46	15									
										14						61							15	70											
										6						70							98	43	84	23									
																							43	15	24	65									
3	10	2								19						4	65			2	35	00	278	41	194	59									
	1	1								2						61							46	20	47	15									
										18						3	90						254	50	*200	00									
7	15									8						3	19			1	10	00	98	05											
1										26						6	74			1	10	00	345	00	232	23									
1	16	1	1							1						42							27	52											
1										32						5	32			3	45	00	182	75	140	21									
										3						3	33						239	30	184	05									
										9						3	09			1	20	00	158	20	108	45									
										2						81							68	64	63	64									
	7									23						3	22						255	50											
3	22	3	4							38	2	24	20			13	18			4	50	00	604	80	791	78									
	2									2						1	98						136	00											
4	3									1						2	70						74	90	84	40									
										7						1	22						113	50	31	25									
																40							92	30	60	18									
	4									4													12	15	10	75									
16	46									121	1	11	00			23	78			2	20	00	1,653	50	350	60									
	2									7						1	50						74	30	92	79									
2										2						96							38	70	72	25									
3	19									26						5	53						253	80	332	10									
2	26									79						10	78			6	60	00	656	65	559	55									
5	21									65	1	12	00			10	11						598	25	569	87									
										3						56							32	99	22	65									

TABLE

Return of Division Court Business from the 1st day of January

Name of County, United Counties, or District.	Number of Divisions.	Number of suits entered in Court, exclusive of transcripts of judgments and judgment summonses.	Amount of claims entered exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other Courts.	Amount of claims received by transcripts of judgments from other Courts.	Number of judgment summonses issued.	Balance of cash in Court from the previous year.	Total amount of suitors' money paid into Court.	Total amount of suitors' money paid out of Court.	Balance of cash in Court.	Number of suits entered where the amount claimed does not exceed \$200, exclusive of transcripts of judgments from other Courts.
Parry Sound...	1	187	\$ 8,413 74	6	\$ 434 81	2	\$ 564 60	\$ 2,859 38	\$ 3,413 98	\$	185
	2	10	692 64					381 00	381 00		10
	3	12	1,235 17					217 51	217 51		11
	4	56	2,727 93	2	129 92	1	12 78	1,571 52	1,551 52	32 78	56
	5	11	417 22	1	27 93			303 03	303 03		11
	6										
	7	43	2,245 19	2	91 57	2		831 97	831 97		40
Peel.....	1	56	\$ 4,148 83	5	\$ 269 62	3		\$ 938 54	\$ 938 54		52
	2	46	2,468 36	11	1,035 35	2		1,213 32	1,184 32	29 00	37
	3	57	3,213 04	2	325 10	2		1,399 12	1,399 12		57
	4	10	613 00					162 05	160 09		8
Perth.....	1	400	\$ 16,050 98	21	\$ 1,694 41	70	\$ 26 01	\$ 7,376 65	\$ 7,257 08	\$ 115 58	396
	2	40	3,020 25	22	1,133 83	10		1,365 14	1,365 14	28 00	55
	3	149	6,856 41	8	517 08	4	4 50	3,338 69	3,328 93	14 26	115
	4	6	226 42					90 00	90 00		6
	5	27	890 29	4	373 45			731 34	731 34		27
	6	113	5,671 10	12	751 88	23		3,195 18	3,195 18		113
Peterborough...	1	443	\$ 21,014 06	6	\$ 472 02	47	\$ 243 53	\$ 7,825 78	\$ 7,823 36	\$ 245 15	434
	2	30	1,200 00					500 00	500 00		30
	3	27	1,185 59	1	129 60	3	59 14	577 62	627 66	9 10	27
	4	3	211 16	1	145 78			13 16	13 16		3
	5	82	2,987 77	7	418 21		144 10	2,011 46	1,930 93	224 63	82
	6	2	385 95	4	316 34			74 55	74 55		2
Prescott and Russell.....	1	21	\$ 1,184 58					\$ 484 65	\$ 484 69		21
	2	47	2,808 75	5	313 15			1,816 38	1,816 38		45
	3	31	318 07				26 94	42 83	69 77		11
	4	13	4,013 59	2	90 07	4		2,108 61	2,108 61		13
	5	25	2,191 99	7	448 19	1		340 63	248 97	91 66	25
	6	54	4,096 28	1	52 76	4	4 00	1,791 03	1,791 03	4 00	52
	7	294	5,641 61	5	383 96	3		6,093 58	6,093 58		297
	8	58	2,003 51			2		1,483 56	1,483 56		58
	9	23	1,377 81					594 69	594 69		23
	10	89	3,654 86	3	167 47	3	306 86	1,534 19	1,468 22	372 83	89
	11	61	3,689 52	4	131 05			1,856 26	1,851 26	5 00	61
Prince Edward.	1	263	\$ 8,451 91	2	\$ 107 09	5	\$ 235 77	\$ 6,332 55	\$ 6,253 12	\$ 311 40	263
	2	6	92 05			5		78 05	78 05		6
	3	5	211 05					24 01	24 01		5
	4	6	463 60	12	1,256 38	2	44 00	838 02	870 42	31 60	6
	5	27	1,485 68	3	117 83	3	8 00	1,283 94	1,090 34	201 60	27
	6	1	24 30	1				64 20	64 20		1
	7	28	1,979 42	5	87 48	1	10 00	698 62	522 62	170 00	28
	8	No business									
Rainy River....	1	100	\$ 6,842 22	3	\$ 402 53		\$ 338 53	\$ 3,120 13	\$ 3,243 93	\$ 214 73	100
	2										
	3	47	3,000 00				104 92	1,217 78	1,095 37	227 33	47

TABLE

Return of Division Court Business from the 1st day of January

Name of County, United Counties, or District.	Number of Divisions.	Number of suits entered in Court, exclu- sive of transcripts of judgments and judgment summonses.	Amount of claims entered exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other Courts.	Amount of claims received by transcripts of judgments from other Courts.	Number of judgment summonses issued.	Balance of cash in Court from the pre- vious year.	Total amount of suitors' money paid into Court.	Total amount of suitors' money paid out of Court.	Balance of cash in Court.	Number of suits entered where the amount claimed does not exceed \$200, exclusive of transcripts of judgments from other Courts.
			\$ c.		\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	
Senfrew.....	1	275	12,557 82	3	165 55	15	.....	3,554 18	3,365 30	188 88	270
	2	6	266 80	.....	.....	.....	.....	266 80	83 92	131 00	.....
	3	110	6,650 69	14	1,003 39	3	378 75	2,712 58	2,892 89	225 53	107
	4	111	5,857 87	3	103 57	14	76 82	3,055 91	3,043 03	89 70	110
	5	41	2,544 71	3	81 99	.....	.....	804 66	804 66	.....	40
	6	87	1,573 11	1	30 97	1	.....	566 74	566 74	.....	37
	7	55	4,551 09	2	96 84	2	17 95	2,248 91	2,266 81	.....	73
St. Patrick.....	1	268	13,153 60	8	710 26	23	258 16	5,697 47	5,536 96	416 67	268
	2	58	2,011 26	9	154 45	17	279 54	1,042 06	1,272 11	49 49	54
	3	36	1,452 27	4	216 12	.....	6 86	1,315 34	1,315 34	6 86	36
	4	114	5,702 41	6	405 01	4	125 54	2,419 40	2,521 07	23 91	4
	5	17	1,013 57	.....	.....	2	66 43	491 03	477 16	80 30	16
	6	363	16,768 04	17	998 95	51	359 46	1,179 05	1,506 24	32 27	.....
	7	21	1,020 40	2	248 89	1	.....	888 56	1,317 16	10 00	21
	8	41	1,419 15	4	172 71	3	.....	1,317 16	1,317 16	.....	48
	9	546	19,694 99	8	725 16	12	725 45	9,855 27	10,583 72	1,279 85	543
	10	67	2,852 23	2	255 51	7	127 62	1,697 16	1,824 78	.....	69
Stormont, Dundas and Glengarry	1	177	4,075 00	4	208 73	6	.....	2,121 78	2,121 78	.....	68
	2	167	8,291 56	8	395 92	15	19 62	4,624 52	4,577 99	93 15	130
	3	549	16,992 56	6	387 06	100	138 03	9,275 24	1,125 82	287 43	547
	4	40	2,724 96	3	134 87	5	.....	1,462 03	1,462 03	.....	39
	5	60	2,640 80	2	60 99	12	7 67	1,643 47	1,484 70	166 41	15
	6	18	1,281 04	1	79 95	.....	34 00	879 37	913 37	.....	18
	7	42	1,597 76	2	95 66	2	22 00	1,368 72	1,378 72	12 00	42
	8	51	2,832 33	8	543 62	11	.....	1,634 81	1,576 81	118 00	49
	9	55	2,771 71	3	124 10	2	.....	1,758 61	1,758 61	.....	49
	10	150	8,540 88	3	69 99	4	169 66	4,110 61	4,220 27	60 00	144
	11	26	1,529 71	1	14 11	2	130 00	1,443 67	1,230 67	43 00	27
	12	47	2,545 58	18	732 10	.....	.....	1,588 25	1,567 50	20 75	47
Sudbury.....	1	896	55,320 00	24	1,610 69	42	1,869 15	22,218 03	22,151 54	1,935 64	871
	2	108	5,115 78	9	625 48	.....	.....	2,100 08	2,028 58	61 50	105
	3	127	5,867 18	4	356 90	3	265 29	2,975 92	3,079 87	161 34	122
	4	34	2,611 30	2	600 00	1	.....	1,180 75	1,180 75	.....	25
	5	111	5,439 99	2	92 25	.....	.....	2,065 40	2,065 40	.....	192
Timiskaming ..	1	595	33,547 38	29	2,485 21	71	396 12	13,941 66	13,824 09	513 69	584
	2	439	32,781 99	35	2,523 45	127	254 03	1,598 98	2,622 23	630 78	408
	3	94	6,629 35	16	1,269 69	13	170 67	3,082 71	3,300 38	53 00	91
	4	28	1,678 04	2	56 46	.....	.....	311 13	311 13	.....	28
	5	685	18,732 05	16	1,462 38	31	1,588 05	14,308 00	13,707 74	2,188 31	675
	6	288	25,444 75	21	1,293 61	11	1,396 11	7,484 83	8,810 94	1,541 70	274
	7	135	9,773 21	15	593 10	3	366 75	4,625 55	4,653 48	338 82	127
Thunder Bay...	1	643	36,132 48	30	2,819 29	39	992 09	14,376 31	14,668 40	277 18	654
	2	612	28,716 13	9	1,290 08	47	721 42	11,778 18	10,844 54	1,655 06	592
Victoria.....	1	16	1,071 08	1	52 97	.....	.....	1,091 00	1,091 00	.....	.....
	2	42	3,000 00	1	15 78	.....	38 00	923 74	887 96	35 78	28
	3	19	479 87	1	80 86	.....	.....	246 77	346 77	.....	16
	4	5	287 65	.....	.....	.....	.....	287 65	287 65	.....	4
	5	226	9,628 79	7	306 91	18	.....	2,392 62	2,392 62	.....	221
	6	6	357 33	1	44 80	.....	.....	180 27	171 19	9 08	6
	7	Vacant	.....	.....	.....	.....	.....	.....	.....	.....	.....

A.—Concluded.

to the 31st day of December, A.D. 1920, inclusive, shewing:

Number of suits entered where the amount claimed is ascertained by signature and exceeds \$200.	No. of suits entered where claim is a demand for debt, account, breach of contract or money demand exceeding \$100	Number of actions for tort (damages) where the amount claimed does not exceed \$60.	Number of actions for tort where the amount claimed exceeds \$60, but does not exceed \$120.	Number of actions for tort where the parties consent thereto in writing and the amount claimed exceeds \$120.	Number of actions of replevin, where the value of the goods or other property or effects distrained, taken or detained does not exceed \$60.	Number of actions of replevin, where the value of the goods distrained exceeds \$60.	Number of suits entered for claims not exceeding \$10.	Number of jury trials by jury summoned.	Amount paid to jurors summoned.	Amount paid to County Treasurer, as per annexed returns of Division Court jury fees, as required by Section 143 of "The Division Courts Act."	Surplus fees payable to the Hon. the Provincial Treasurer.	Number of instances in which the judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."	Amount of costs so taxed.	Clerk's returns of emoluments.	Bailiff's returns of emoluments.	Unclaimed monies in pursuance of Sec. 43 D.C.A.
.....	.....	.....	.....	.....	.....	.....	22	.....	\$ c.	\$ c.	\$ c.	1	\$ c.	\$ c.	\$ c.	\$ c.
2	1	.....	.....	.....	.....	.....	20	.....	11 95	.....	.....	.....	10 00	54 70	310 72	.....
.....	15	.....	.....	.....	.....	.....	8	.....	21	.....	.....	.....	20 00	10 12	5 10	.....
1	6	.....	.....	.....	.....	.....	32	.....	8 22	.....	.....	.....	20 00	265 82	268 58	.....
.....	4	.....	.....	.....	.....	.....	5	.....	2 95	.....	.....	.....	.....	108 17	79 21	.....
2	16	.....	.....	.....	.....	.....	10	.....	1 72	.....	.....	.....	.....	94 10	70 30	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	5 62	.....	.....	.....	5 00	175 49	180 58	.....
.....	5	.....	.....	.....	.....	.....	41	.....	13 76	.....	.....	.....	10 00	718 50	178 75	.....
.....	.....	.....	.....	.....	.....	.....	17	.....	2 06	.....	.....	.....	20 00	205 60	85 14	.....
.....	.....	.....	.....	.....	.....	.....	5	.....	1 18	.....	.....	.....	.....	75 70	.....	.....
.....	10	.....	.....	.....	.....	.....	11	.....	5 50	.....	.....	.....	25 00	240 15	238 10	.....
1	1	.....	.....	.....	.....	.....	2	.....	1 01	.....	.....	.....	.....	45 85	88 22	.....
.....	.....	.....	.....	.....	.....	.....	63	.....	17 17	.....	.....	.....	.....	1,325 00	546 54	.....
2	12	.....	.....	.....	.....	.....	4	.....	1 07	.....	.....	.....	.....	61 30	82 30	.....
3	32	.....	.....	.....	.....	.....	143	.....	3 49	.....	.....	.....	10 00	104 56	127 11	.....
1	2	.....	.....	.....	.....	.....	13	.....	13 13	.....	.....	.....	20 00	1,229 50	802 85	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	3 11	.....	.....	.....	.....	180 10	147 00	.....
.....	5	.....	.....	.....	.....	.....	11	.....	3 90	.....	.....	.....	.....	224 00	185 53	.....
2	14	.....	.....	.....	.....	.....	13	.....	8 53	.....	.....	.....	20 00	432 30	402 10	.....
.....	25	.....	.....	.....	.....	.....	164	.....	15 07	.....	.....	.....	10 00	1,378 05	853 58	.....
.....	.....	.....	.....	.....	.....	.....	6	.....	3 08	.....	.....	.....	.....	133 48	200 63	.....
.....	.....	.....	.....	.....	.....	.....	9	.....	3 14	.....	.....	.....	.....	244 91	127 18	.....
.....	11	.....	.....	.....	.....	.....	4	.....	1 42	.....	.....	.....	.....	49 52	37 75	.....
.....	.....	.....	.....	.....	.....	.....	9	.....	3 41	.....	.....	.....	.....	131 90	.....	.....
2	9	.....	.....	.....	.....	.....	2	.....	3 20	.....	.....	.....	.....	154 35	103 00	.....
.....	2	.....	.....	.....	.....	.....	2	.....	2 95	.....	.....	.....	.....	163 14	.....	.....
8	29	.....	.....	.....	.....	.....	22	.....	10 13	.....	.....	.....	.....	380 45	171 75	.....
2	4	.....	.....	.....	.....	.....	3	.....	1 51	.....	.....	.....	.....	90 55	.....	.....
.....	.....	.....	.....	.....	.....	.....	2	.....	2 45	.....	.....	.....	.....	116 25	101 24	.....
25	118	.....	.....	.....	.....	.....	69	.....	.....	.....	216 78	.....	.....	3,083 90	2,574 17	18 60
.....	6	.....	.....	.....	.....	.....	12	.....	.....	.....	.....	.....	.....	317 50	473 75	.....
.....	14	.....	.....	.....	.....	.....	16	.....	.....	.....	.....	.....	.....	257 40	.....	15 69
4	7	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	87 21	32 25	.....
2	11	.....	.....	.....	.....	.....	5	.....	.....	.....	.....	.....	.....	187 52	102 70	.....
.....																
11	29	.....	.....	.....	.....	.....	63	1	6 00	.....	.....	.....	66 00	1,843 05	1,224 79	13 48
32	126	.....	.....	.....	.....	.....	46	.....	.....	.....	.....	.....	20 00	1,395 65	1,100 24	.....
.....	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	412 00	.....	.....
.....	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	38 65	35 45	.....
.....	90	.....	.....	.....	.....	.....	19	.....	.....	.....	.....	.....	.....	1,779 29	1,650 05	.....
11	67	.....	.....	.....	.....	.....	5	.....	.....	.....	.....	.....	20 00	924 30	742 65	14 73
5	37	.....	.....	.....	.....	.....	5	.....	.....	.....	.....	.....	20 00	474 15	427 78	.....
.....																
28	83	.....	.....	.....	.....	.....	69	.....	.....	.....	.....	.....	.....	1,585 55	1,407 17	.....
20	69	.....	.....	.....	.....	.....	60	.....	.....	.....	.....	.....	37 60	1,322 64	963 18	.....
.....																
.....																
3	8	.....	.....	.....	.....	.....	3	.....	1 54	.....	.....	.....	.....	53 22	49 76	.....
.....	1	.....	.....	.....	.....	.....	2	.....	1 83	.....	.....	.....	.....	76 00	80 00	.....
.....	.....	.....	.....	.....	.....	.....	4	.....	58	.....	.....	.....	.....	35 55	29 05	.....
1	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	22 15	14 20	.....
.....	24	.....	.....	.....	.....	.....	60	.....	9 95	.....	.....	.....	.....	487 10	247 05	.....
5	.....	.....	.....	.....	.....	.....	1	.....	13	.....	.....	.....	.....	14 55	19 00	.....

TABLE

Return of Division Court Business from the 1st day of January

Name of County, United Counties, or District.	Number of Divisions.	Number of suits entered in Court, exclusive of transcripts of judgments and judgment summonses.	Amount of claims entered exclusive of transcripts of judgments and judgment summonses.	Number of transcripts of judgments received from other Courts.	Amount of claims received by transcripts of judgments from other Courts.	Number of judgment summonses issued.	Balance of cash in Court from the previous year.	Total amount of suitors' money paid into Court.	Total amount of suitors' money paid out of Court.	Balance of cash in Court.	Number of suits entered where the amount claimed does not exceed \$200, exclusive of transcripts of judgments from other Courts.
			\$ c.		\$ c.		\$ c.	\$ c.	\$ c.	\$ c.	
Waterloo.....	1	1,065	32,500 50	34	2,953 86	29	80 30	13,261 35	13,264 95	76 70	1,082
	2	285	7,224 89	16	1,017 65	24	.....	5,551 82	5,551 82	.....	47
	3	430	14,230 34	20	1,510 95	111	1 00	2,285 50	7,286 50	.....	425
	4	25	1,271 88	4	436 49	2	58 83	806 07	854 86	10 04	25
	5	23	1,032 20	4	246 05	2	.....	673 41	673 41	.....	24
	6	24	1,361 14	2	133 89	2	.....	870 11	870 11	.....	24
	7	8	378 21	.....	.....	.....	180 89	90 42	151 22	100 09	8
Welland.....	1	820	41,429 03	25	1,195 05	143	483 56	18,677 60	18,026 20	1,134 96	793
	2	23	1,169 50	4	220 65	3	.....	537 17	537 17	.....	22
	3	164	7,341 89	8	469 07	9	4 05	4,500 67	4,352 51	112 21	164
	4	540	25,401 09	28	1,964 02	69	1,531 52	10,924 43	11,201 73	1,254 22	599
	5	79	3,904 58	2	414 74	3	154 70	2,040 12	2,052 18	142 64	81
	6	201	12,010 00	5	644 34	.....	46 73	5,465 13	5,485 99	25 87	199
Wellington.....	1	560	21,879 64	29	1,964 62	71	89 21	9,958 38	10,005 10	42 49	555
	2	3	239 86	.....	.....	.....	.....	134 59	134 59	.....	3
	3	1	17 00	1	62 92	.....	90 00	79 92	169 92	.....	.....
	4	73	3,427 55	6	530 06	.....	36 15	2,289 71	2,197 57	198 29	72
	5	26	1,559 53	4	234 88	1	15 93	861 87	861 87	15 93	24
	6	35	2,596 73	2	21 65	6	32 75	874 69	905 44	2 00	27
	7	51	2,619 72	9	1,079 38	4	70 85	2,803 17	2,863 23	10 79	50
	8	73	4,768 42	4	318 42	.....	374 36	4,126 73	4,290 84	210 25	70
	10	40	2,365 96	1	914 07	5	165 07	1,192 41	1,126 93	230 55	38
	11	40	3,000 00	.....	.....	.....	.....	1,500 00	1,500 00	.....	.....
Wentworth.....	1	940	69,204 49	23	1,004 96	69	267 98	17,516 85	17,358 92	425 91	900
	2	279	8,897 09	29	1,586 08	15	.....	4,119 43	4,119 43	.....	277
	3	21	1,477 11	.....	805 43	1	.....	1,154 96	1,154 96	.....	22
	4	31	1,849 94	3	138 19	.....	.....	925 66	699 26	226 60	31
	5	60	3,500 00	.....	.....	.....	.....	2,000 00	2,000 00	.....	55
	6	No business	441 22	.....	.....	.....	.....	.....	.....	.....	.....
	7	1,682	88,777 67	51	3,642 48	98	869 97	28,294 00	28,551 76	612 31	1,604
York.....	1	5,110	297,317 85	110	7,697 78	504	2,747 00	69,042 24	69,036 34	2,752 90	5,050
	2	39	2,947 65	.....	7,795 66	8	.....	1,237 82	1,237 82	.....	47
	3	107	4,783 74	29	1,349 83	14	88 90	3,244 39	3,243 49	90	100
	4	125	6,629 41	19	1,349 83	8	91 87	2,755 75	2,850 62	.....	127
	5	26	1,484 58	4	197 70	6	157 65	714 34	501 22	370 77	26
	6	67	3,159 63	11	514 49	6	78 45	1,545 33	1,623 78	209 61	66
	7	12	754 37	2	60 83	2	242 39	759 85	858 09	144 15	11
	8	558	30,714 50	43	3,032 40	89	135 41	10,357 84	10,375 07	118 18	641
	9	Vacant	.....	.....	.....	.....	.....	.....	.....	.....	.....
	10	3,127	119,955 81	49	3,961 16	355	1,590 27	36,446 37	35,185 87	2,850 77	2,630
Total.....	336	56,633	2,647,173 99	2,351	117,709 33	5,076	40,316 43	1,081,508 97	1,077,046 60	48,122 76	48,684

A.—Continued.

to the 31st day of December, A.D. 1920, inclusive, shewing:

Number of suits entered, where the amount claimed is ascertained by signature and exceeds \$200.		No. of suits entered where claim is a demand for debt, account, breach of contract or money demand exceeding \$100		Number of actions for tort (damages) where the amount claimed does not exceed \$60.		Number of actions for tort where the amount claimed exceeds \$60, but does not exceed \$120.		Number of actions for tort where the parties consent thereto in writing and the amount claimed exceeds \$120.		Number of actions of replevin, where the value of the goods or other property or effects distrained, taken or detained does not exceed \$60.		Number of actions of replevin, where the value of the goods distrained exceeds \$60		Number of suits entered for claims not exceeding \$10.		Number of jury trials by jury summoned		Amount paid to jurors summoned.		Amount paid to County Treasurer, as per annexed returns of Division Court Jury Fees, as required by Section 145 of "The Division Courts Act."		Surplus fees payable to the Hon. the Provincial Treasurer.		Number of instances in which the judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."		Amount of costs so taxed.		Clerk's returns of emoluments.		Bailiff's returns of emoluments.		Unclaimed monies in pursuance of Sec.			
12	60	3												344				\$	c.	\$	c.	\$	c.			\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
5														100				29	76	5	92	36	70	3		2,163	50	1,398	63						
														133				12	37							633	10	341	29						
														1				1	16							1,127	70	493	95						
														4				91								60	56	18	10						
1														1				1	23					1		76	00	27	23						
																		12	80	46					10	00	84	15	101	43					
														1												24	55								
27	106	2												141				40	85	35	52	5	35	00	2,177	60									
1														4				95								78	20								
														38				8	05							379	85	513	42						
10	19	1												85	4	38	00	22	14					1	10	00	1,445	80	1,218	39					
														20				5	05							207	25								
1	13													31				8	33							433	60	219	65						
	17																																		
5	47	4												128				91	44			2	13	00	1,505	15									
																		34								14	82								
1	10													23				3	86							196	28								
2														3				1	04					1	8	00	84	19							
5														3				2	03							97	88								
1														11				2	86							172	10								
3	15													6				5	51							251	25								
2	6													5				2	58					1	8	00	123	10							
																		3	19							85	00								
16	180	15												124	1	12	00	60	27	121	23	4	65	00	2,606	16									
2	18	3												103				8	22			1	10	00	565	15									
2	5													6				1	42						82	54									
																		2	18							89	20								
																		3	50							200	00								
39																		68								13	93								
														241	1	11	00	96	93	227	41	2	15	00	3,187	05									
60	197	56												653				285	14	2,941	92	53	367	00	10,729	85									
1														1				3	33							131	35								
														12	3	36	00	4	21							267	45								
														20				6	46					1	5	00	321	20							
														1				1	34							83	50								
														8	1	12	00	3	53							208	85								
														1				77								43	05								
5	34	15												65	1	12	00	31	70					6	70	00	1,003	40							
39	178	32												458				149	48	1,436	80	10	275	00	6,967	00									
1,150	4,457	436												3				22	10,529	53	637	60	2	153	81	8,092	43								

TABLE B.

LIST of Division Court clerks, their post office address, their county or district and number of division in which their Courts are situated, for the Province of Ontario, up to the 31st December, 1920, inclusive. (Lists corrected up to date of printing.)

County or District.	No. of Division.	Clerk.	Post office address.
Algoma.....	1	Jno. Munnoch.....	Sault Ste. Marie
	2	Wm. White.....	Bruce Mines
	3	Thos. Dodds.....	Thessalon
	6	W. F. Adams.....	Richard's Landing
	7	J. A. Hawkins.....	Blind River
Brant.....	1	James C. Spence.....	Brantford
	2	Jas. Smiley.....	Paris
	3	A. E. Green.....	St. George
	4	W. F. Miles.....	Burford
	5	Walter E. Hooker.....	Scotland
Bruce.....	1	N. Crawford.....	Walkerton
	2	John Farquharson.....	Teeswater
	3	A. G. Macintyre.....	Kincardine
	4	J. C. Gibson.....	Paisley
	5	J. A. Chapman.....	Port Elgin
	7	J. R. Vandusen.....	Tara
	8	G. W. Taylor.....	Wiarton
	9	Angus Martyn.....	Ripley
	10	John Pettigrew.....	Lion's Head
	11	W. J. Little.....	Lucknow
	12	R. T. Kidd.....	Chesley
Carleton.....	1	C. A. E. Blanchet.....	Ottawa
	2	Wm. McElroy.....	Richmond
	3	Jas. H. Wilson, Jr.....	Carp
	4	A. S. Russell.....	Galetta
	5	W. H. Leech.....	North Gower
	6	T. A. Hicks.....	Metcalf
	7	W. A. Mason.....	Ottawa
Dufferin.....	1	J. M. Bennett.....	Orangeville
	2	W. H. Lamon.....	Shelburne
	3	John Ferris.....	Stanton
	4	Robt. Orr.....	Mono Mills
	5	W. A. Wansborough.....	Grand Valley
Elgin.....	1	E. C. Monteith.....	Aylmer
	2	John McIntyre.....	St. Thomas
	3	John McIntyre.....	St. Thomas
	4	M. S. Smith.....	Dutton
Essex.....	1	Jos. White.....	Sandwich
	2	W. A. McCormick.....	Amherstburg
	3	Geo. Pearce.....	Kingsville
	4	H. J. Bell.....	Harrow
	5	C. A. Edsall.....	Leamington
	6	H. Taylor.....	Belle River
	7	J. D. A. Deziel.....	Windsor
	8	Wm. Laing.....	Essex
	9	A. J. Brown.....	Comber
	10	L. D. Warner.....	Pelee Island

List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Frontenac	1	Thos. Lambert	Kingston
	3	D. W. Lake	Sydenham
	4	H. McMullen	Verona
	5	J. A. Sharpe	Sunbury
	6	E. B. Buell	Sharbot Lake
	7	W. McGregor	Arden
Grey	1	R. G. Gordon	Owen Sound
	2	C. Ramage	Durham
	3	A. G. Bright	Meaford
	4	W. L. Tyson	Clarksburg
	5	W. J. Bellamy	Flesherton
	6	G. W. Collins	Chatsworth
	7	John Taylor	Hanover
	8	Richard L. Stephen	Markdale
Haldimand	1	James McGregor	Caledonia
	2	B. Humphrey	Cayuga
	3	D. Hastings	Dunnville
	4	C. E. Bourne	Jarvis
	5	J. W. Sangster	Canboro
Haliburton	1	Geo. A. Rogers	Minden
	2	G. Bemister	Haliburton
	3	A. W. Fleming	Wilberforce
	4	E. B. Speers	Dorset
Halton	1	Wm. Pantou	Milton
	2	W. S. Savage	Oakville
	3	J. A. Tracy	Georgetown
	4	Geo. Agnew	Acton
	5	Wm. Fraser	Campbellville
	6	W. J. Stuart	Burlington
Hastings	1	F. M. Clarke	Belleville
	2	W. Greer	St. Ola
	3	L. E. Mills	Shannonville
	4	F. A. Bartlett	Tweed
	5	Thomas G. Clute	Stirling
	6	Dennis Gillen	Madoc
	7	E. A. Houle	Deseronto
	9	C. W. London	Trenton
	10	J. C. Bowen	Marmora
	11	W. J. Douglas	Maynooth
	12	J. McCaw	Bancroft
Huron	1	James Yates	Goderich
	2	J. C. Greig	Seaforth
	3	H. T. Rance	Clinton
	4	A. A. Lamont	Brussels
	5	R. N. Creech	Exeter
	6	Nat Whyard	Dungannon
	7	Jno. Tippet	Bayfield
	8	J. G. Stewart	Wingham
	9	Thomas Brown	Wroxeter
	10	W. L. Siebert	Zurich
	11	Thos. Trevethick	Crediton
	12	Jos. Stothers	Blyth

List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Kenora	1	O. Partington.....	Kenora
	2	J. D. Aaron.....	Wabigoon
	3	H. M. Davison.....	Dryden
	4	J. E. Cole.....	Sioux Lookout
Kent	1	W. B. Wells	Chatham
	2	.....	Ridgetown
	3	H. E. Wells	Dresden
	4	J. C. Whittington.....	Blenheim
	5	Charles B. Jackson	Wallaceburg
	6	W. H. Bradley	Bothwell
	7	Jos. Wilson.....	Tilbury
Lambton.....	1	A. F. Wade	Sarnia
	2	Wm. McLeay	Watford
	3	L. Miller.....	Florence
	4	Wm. W. Stover.....	Sombra
	5	Thomas L. Jones	Forest
	6	W. C. Tudor	Thedford
	8	W. G. Fraser.....	Petrolea
	9	Thos. Allison.....	Alvinston
Lanark	1	R. Jamieson	Perth
	2	Robt. Beatty	Lanark
	3	A. R. G. Peden	Carleton Place
	4	R. Craig	Smith's Falls
	5	P. C. Dowdall.....	Almonte
Leeds and Grenville	1	I. J. Mansell.....	Brockville
	2	C. Plumb.....	Prescott
	3	S. McCammon.....	Gananoque
	4	S. H. Guest.....	Kemptville
	5	M. G. Corbett.....	Merrickville
	6	N. L. Phelps.....	Delta
	7	Jas. Edgar.....	Toledo
	8	Ed. Wright	Newboro'
	9	E. J. Purcell.....	Athens
	10	M. Maguire	Spencerville
	11	John Haley	North Augusta
	12	Charles Tennant	Mallorytown
Lennox and Addington.....	1	A. Knight.....	Napanee
	2	E. P. Shephard	Bath
	3	Joseph B. Allison	Adolphustown
	4	Jno. H. Patterson.....	Newburgh
	5	Miss B. Cox.....	Enterprise
	6	Robt. Bennett.....	Odessa
	7	James Aylesworth.....	Tamworth
	8	J. N. Baker	Flinton
	9	C. P. Stein.....	Denbigh
Lincoln.....	1	Samuel Shearer.....	Niagara-on-the-Lake
	2	A. H. Trapnell.....	St. Catharines
	3	J. M. Martin.....	Smithville
	4	W. D. Fairbrother	Beamsville
	5	R. H. Kidd.....	Grimsby
Manitoulin	1	C. C. Platt.....	Gore Bay
	2	H. L. Richardson	Little Current

List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Middlesex	1	Chas. R. M. Graham....	London
	2	C. Noble.....	Park Hill
	3	R. H. Collins.....	Lucan
	4	J. H. Matthews	Delaware
	5	Chas. George.....	Glencoe
	6	John H. McIntosh	Strathroy
	7	F. V. Chittick.....	Dorchester Station
	8	Walter R. Westlake....	London, R. R. No. 2
	9	F. H. Whetter.....	London
Muskoka	1	I. B. Aulph	Bracebridge
	2	W. H. Butterworth	Gravenhurst
	3	A. R. Corbett	Huntsville
Nipissing.....	1	Mrs. E. Lefave.....	Sturgeon Falls
	2	C. A. Fink	Mattawa
	3	M. W. Flannery.....	North Bay
Norfolk.....	1	E. E. Collins.....	Simcoe
	2	J. F. McKinnon	Waterford
	3	Hy. McKnight	Teeterville
	4	J. A. Lawson.....	Delhi
	5	M. J. McColl.....	Vittoria
	6	A. P. Barrett	Port Rowan
	7	Watson Park	Fairground
	8	W. F. Tibbetts	Port Dover
Northumberland and Durham	1	John Moorecraft.....	Bowmanville
	2	L. B. Davidson.....	Newcastle
	3	Thos. A. Thompson.....	Port Hope
	4	W. S. Given.....	Millbrook
	5	J. C. Rosevear	Cobourg
	6	E. H. Pratt	Grafton
	7	H. S. Keyes.....	Colborne
	8	B. C. H. Becker.....	Brighton
	9	P. S. Ewing	Warkworth
	10	D. S. Austin	Wooler
	11	C. A. Wilson.....	Campbellford
Ontario.....	1	Miss E. L. McDonell....	Whitby
	2	Jno. Fergie.....	Claremont
	3	J. W. Burnham.....	Port Perry
	4	R. J. Moore.....	Uxbridge
	5	Thos. Foster.....	Cannington
	6	C. A. Patterson.....	Beaverton
	7	D. Leonard	Atherly
Oxford	1	V. L. Francis	Woodstock
	2	C. Taylor.....	Drumbo
	3	E. J. Cody.....	Embro
	4	M. L. Bushell.....	Norwich
	5	Neil G. Gunn	Ingersoll
	6	W. J. Wilkins.....	Tillsonburg
	7	W. S. Russell.....	Tavistock

List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Parry Sound.....	1	Wm. Ireland	Parry Sound
	2	John Fletcher.....	McKellar
	3	Jno. Knowles	Rosseau
	4	Fred Metcalf.....	Burk's Falls
	5	Harry Snuggs	Magnetawan
	6	T. J. Williams.....	Powassan
	7	Chas. Gandier.....	South River
Peel	1	John Clarke	Brampton
	2	J. K. Morley	Cooksville
	3	M. C. Hillock	Caledon
	4	F. E. Snider	Bolton
Perth	1	D. B. Burritt	Stratford
	2	F. G. Hemery	Mitchell
	3	Wm. Moyes.....	St. Mary's
	4	Jos. Thompson.....	Shakespeare
	5	Wm. Zimmerman	Milverton
	6	Wm. Bright.....	Listowel
Peterborough	1	J. W. Miller	Peterborough
	2	W. J. Puffer.....	Norwood
	3	W. Sherin	Lakefield
	4	Mrs. A. T. Staples.....	Apsley
	5	E. Fennell.....	Havelock
	6	H. Humphries.....	Keene
Prescott and Russell	1	E. A. Johnson.....	L'Orignal
	2	P. S. Paquette	Vankleek Hill
	3	Napoleon Labrosse	St. Eugene
	4	D. M. Viau	Plantagenet
	5	H. D. Cameron.....	Cumberland
	6	Miss A. Duncan.....	Russell
	7	M. Gareau	Hawkesbury
	8	A. Groulx.....	Fournier
	9	H. Belanger	Alfred
	10	W. T. Erskine	Rockland
	11	Peter Gagné	South Indian
Prince Edward.....	1	Fred Slavin	Picton
	2	J. McQuoid.....	Milford
	3	Charles H. Wright.....	Demorestville
	4	W. H. C. Roblin	Ameliaburg
	5	H. A. Jolley.....	Wellington
	6	C. H. Saylor	Bloomfield
	7	A. S. Burr.....	Consecon
	8	B. E. Harrison.....	Waupoos
Rainy River	1	W. P. Pilkey	Fort Frances
	2	W. F. Sullivan	Emo
	3	D. K. McGregor.....	Rainy River
Renfrew	1	R. J. Roney	Pembroke
	2	L. O. Christmann	Beachburg
	3	M. Devine.....	Renfrew
	4	John R. Tierney.....	Arnprior
	5	G. R. Gourlay.....	Eganville
	6	H. G. McGinn	Cobden
	7	P. J. Harrington.....	Killaloe Station

List of Division Court Clerks.—Continued.

County or District.	No. of Division	Clerk.	Post office address.
Simcoe	1	Geo. Wilson	Barrie
	2	R. E. Stevenson	Bradford
	3	Jos. Wright	Beeton
	4	A. M. Knight	Collingwood
	5	T. C. Craig	Craighurst
	6	A. E. Smith	Orillia
	7	R. Carter	New Lowell
	8	H. Graham	Alliston
	9	W. J. Martin	Penetanguishene
	10	H. Gover	Coldwater
Stormont, Dundas & Glengarry	1	J. A. B. McLennan	Williamstown
	2	S. McDonell	Alexandria
	3	H. L. Fawthrop	Cornwall
	4	Geo. Sampson	Aultsville
	5	Jas. N. Eastman	Morrisburg
	6	Jas. Collison	Iroquois
	7	M. J. Cleland	South Mountain
	8	J. W. Carr	Finch
	9	J. R. McLeod	Dalhousie Station
	10	G. Elliott	Chesterville
	11	A. O. Miller	Avonmore
	12	D. P. McDougall	Maxville
Sudbury	1	J. K. McLennan	Sudbury
	2	L. Groulx	Chelmsford
	3	J. C. McMillan	Webbwood
	4	R. H. Wilson	Warren
	5	Geo. Hunt	Chapleau
Temiskaming	1	Paul A. Cobbold	Haileybury
	2	F. W. Ferguson	Liskeard
	3	A. J. Catt	Englehart
	4	M. R. Morgan	Elk Lake
	5	E. H. Hill	South Porcupine
	6	S. L. Bradley	Cochrane
	7	Jno. Cole	Matheson
Thunder Bay	1	R. E. Mitchell	Port Arthur
	3	G. H. Coe	Fort William
Victoria	1	Arch. Campbell	Woodville
	2	J. L. Arnold	Fenelon Falls
	3	G. W. Taylor	Bobcaygeon
	4	W. H. Kennedy	Omeme
	5	J. P. Ryley	Lindsay
	6	J. B. Weldon	Oakwood
	7	S. Truman	Kirkfield
Waterloo	1	Fred. Rohleder	Kitchener
	2	W. Heise	Preston
	3	Edward J. Wilkins	Galt
	4	F. H. McCallum	New Hamburg
	5	C. W. Parsill	Linwood
	6	Wm. H. Winkler	St. Jacob's
	7	A. E. Watson	Ayr

List of Division Court Clerks.—Concluded.

County or District.	No. of Division.	Clerk.	Post office address.
Welland	1	J. F. Best	Welland
	2	Joseph Henderson.....	Marshville
	3	Jos. Clark	Ridgeway
	4	Jos. G. Cadham	Niagara Falls Sth.
	5	D. J. C. Munro.....	Thorold
	6	D. O. Evans.....	Port Colborne
Wellington	1	Miss. M. A. Day.....	Guelph
	2	Alex. Nicoll.....	Morrison
	3	Robt. Scott	Rockwood
	4	John Brownridge.....	Fergus
	5	A. J. Lindsay	Erin
	6	Henry Clark.....	Elora
	7	John Lunz	Drayton
	8	R. T. Smith	Arthur
	10	C. L. Eady.....	Harriston
	11	J. C. Wilkes	Mount Forest
Wentworth.....	1	C. J. Jones	Hamilton
	2	F. J. Suter	Dundas
	3	J. C. Medlar.....	Waterdown
	4	E. Dayman	Lynden
	5	J. C. Moore	Stoney Creek
	7	G. T. Neale.....	Mount Hope
	8	Thomas Murphy	Binbrook
	9	C. H. Peebles	Hamilton
York	1	A. McL. Howard	Toronto
	2	Robert J. Corson	Markham
	3	Thos. F. McMahon.....	Richmond Hill
	4	K. N. Robertson.....	Newmarket
	5	F. G. Tremayne.....	Sutton West
	6	W. H. Taylor	Aurora
	7	E. W. Brown	Woodbridge
	8	John Hamshaw.....	West Toronto
	9	W. T. Kenny.....	West Hill
	10	E. H. Duggan.....	Toronto

TABLE C.

List of Division Court Bailiffs, their Post Office Address, the County or District and Number of Division in which their Courts are situated, for the Province of Ontario, up to 31st December, 1920, inclusive. (Lists corrected up to date of printing.)

County or District.	No. of Division.	Bailiff.	Post office address.
Algoma	1	T. J. Bowers.....	Sault Ste. Marie
	2	O. A. Willoughby.....	Bruce Mines.
	3	W. Thompson	Thessalon
	6	A. Kitchen.....	Carterton, St. Jos. Is.
	7	Geo. Thompson	Blind River
Brant	1	Jno. M. Dyckman.....	Brantford
	2	J. W. Fasken	Paris
	3	J. H. Cornell.....	St. George
	4	Wm. Johnston.....	Burford
	5	J. R. Smith	Scotland
Bruce	1	Ezra Briggs	Walkerton
	2	Jas. Donaghy	Teeswater
	3	George G. Collins.....	Kincardine
	4	Alex. Fraser.....	Paisley
	5	J. J. Chapman.....	Port Elgin
	7	S. Putnam.....	Tara
	8	J. Hunt.....	Warton
	9	.....	Ripley
	10	A. C. Bridge	Lion's Head
	11	R. J. Moore.....	Lucknow
	12	Jno. Beatty.....	Chesley
Carleton.....	1 {	E. Lavoie.....	Ottawa
		E. T. Van Nierop.....	Ottawa
	2	Jos. Binnington	Stapleton
	3	S. H. Falls	Carp
	4	F. Johnson.....	Galetta
	5	Wesley Hicks.....	Kars
	6	Wm. Coombs.....	Metcalfe
	7	A. Wilson.....	Ottawa
Dufferin.....	1	Jos. Hughes.....	Orangeville
	2	John Reburn	Shelburne
	3	Jno. Armstrong	Earnscliffe
	4	Jos. Hughes.....	Orangeville
	5	J. I. Buchanan	Grand Valley
Elgin	1	D. T. Augustine	Aylmer
	2	W. J. Hussey.....	St. Thomas
	3	W. J. Hussey.....	St. Thomas
	4	A. J. Branton	Dutton

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Essex.....	1	Alois Master	Sandwich
	2	J. H. Hirons	Amherstburg
	3	I. N. Lucas	Kingsville
	4	T. R. Quick.....	Harrow
	5	W. M. Mitchell.....	Leamington
	6	.....	Belle River
	7	F. St. Louis.....	Windsor
	8	James Johnston	Essex
	9	Leon Souchereau	Stoney Point
	10	.....	Pelee
Frontenac... ..	1	Chas. G. Clarke	Kingston
	3	P. J. Trousdale.....	Sydenham
	4	E. A. Tallen... ..	Verona
	5	E. F. Dennee	Inverary
	6	W. Thomlison.....	Sharbot Lake
	7	Wm. Wonnmoth.....	Arden
Grey	1	E. Stanley.....	Owen Sound
	2	Wm. Sharp.....	Durham
	3	W. H. Arthur.....	Meaford
	4	Geo. Mitchell.....	Clarksburg
	5	John Wright	Flesherton
	6	James Dudgeon.....	Chatsworth
	7	F. Heimbecker.....	Hanover
	8	Thos. Ward.....	Markdale
Haldimand	1	James Thorburn.....	Caledonia
	2	L. Young.....	Cayuga
	3	Wm. McIndoe.....	Dunnville
	4	Geo. A. Irwin	Jarvis
	5	Harvey Ricker	Canboro
Haliburton	1	D. F. Rogers	Minden
	2	.....	Haliburton
	3	J. M. Pickens	Ursa
	4	.....	Dorset
Halton	1	W. E. McCready.....	Milton
	2	.....	Oakville
	3	Wm. Ward	Georgetown
	4	Jas. Cooney	Acton
	5	Jos. Mitchell	Campbellville
	6	W. E. Tufgar.....	Burlington
Hastings	1	Louis Soule	Belleville
	2	Wm. Baker	St. Ola
	3	A. A. Burt.....	Shannonville
	4	J. E. Johnston.....	Tweed
	5	Jas. Tanner.....	Stirling
	6	C. St. Charles.....	Madoc
	7	T. A. Wilkins	Deseronto
	9	H. Mumford.....	Trenton
	10	O. R. Jones	Marmora
	11	John Perry.....	Maynooth
	12	R. Robinson.....	Bancroft

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Huron	1	W. F. Clark.....	Goderich.
	2	Fred Welsh.....	Seaforth.
	3	Robt. Welsh.....	Clinton.
	4	Jno. Long.....	Brussels.
	5	F. A. Willis.....	Exeter.
	6	H. Fowler.....	Dungannon.
	7	Thomas W. Cameron....	Bayfield.
	8	G. A. Phippen	Wingham.
	9	G. E. Town.....	Wroxeter.
	10	C. Eilber	Zurich.
	11	Eli Lawson	Crediton.
	12	Richard Somers.....	Blyth.
Kenora....	1	.....	Kenora.
	2	.....	Wabigoon.
	3	.....	Dryden.
	4	G. H. Fanning.....	Sioux Lookout
Kent.....	1 {	Charles J. Moore	Chatham.
		A. Wells	Chatham.
	2	I. L. Smith	Ridgetown.
	3	A. Woods.....	Dresden.
	4	H. B. Marshall	Blenheim.
	5	Nelson Seed.....	Wallaceburg.
	6	John Eachran.....	Thamesville
	7	H. Cottingham	Tilbury
Lambton.....	1	Rich. Macdonald	Sarnia.
	2	J. F. Elliott	Watford.
	3	Wm. Lindsay	Florence.
	4	N. Cornwall	Sombra.
	5	Joseph Burney	Forest.
	6	Jno. Patching	Thedford.
	8	Geo. Pearce	Petrolia.
	9	Jno. A. Cummings.....	Alvinston.
Lanark	1 {	Geo. Burke.....	Perth.
		Robt. Burris.....	Perth.
	2	Jas. Darou.....	Lanark.
	3	H. Wilson.....	Carleton Place.
	4	G. A. Phillips	Smith's Falls.
	5	F. Coulter.....	Almonte.
Leeds and Grenville	1	R. Stratton	Brockville.
	2	E. B. Rickey	Prescott.
	3	Thos. Baker	Gananoque.
	4	B. F. Dangerfield	Kemptville.
	5	R. W. Barry	Merrickville.
	6	J. W. Russell	Delta.
	7	W. G. Richards.....	Frankville.
	8	E. J. Leech	Newboro.
	9	R. J. Seymour	Athens.
	10	Jas. P. Lawrence	Spencerville.
	11	W. H. Love	North Augusta.
	12	W. I. Mallory.....	Mallorytown.

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Lennox and Addington	1	Geo. Greer.....	Napanee
	2	.....	Bath
	3	S. E. Gallagher.....	Dorland
	4	.....	Newburgh
	5	H. W. Wager.....	Enterprise
	6	Geo. Watts.....	Odessa
	7	P. F. Carscallen.....	Tamworth
	8	Geo. Sedore.....	Flinton
	9	Ed. Inwood.....	Denbigh
Lincoln.....	1	E. W. Anderson	Niagara-on-the-Lake
	2	Frank Secord	St. Catharines
	3	A. D. Lacey.....	Smithville
	4	Jos. Grobb	Beamsville
	5	H. C. Kelson.....	Grimsby
Manitoulin ..	1	S. Fraser	Gore Bay
	2	.....	Little Current
Middlesex	1	R. Annett.....	London
	2	J. Hall	Park Hill
	3	Chas. Sproal.....	Lucan
	4	Henry Eldidge	Delaware
	5	James Poole	Glencoe
	6	T. F. Hawkin.....	Strathroy
	7	Geo. Chittick.....	Dorchester Station
	8	W. C. Westlake	R.R. No. 5, London
	9	.....	London
Muskoka	1 {	F. K. Sander.....	Bracebridge
	2 {	W. E. Massey.....	Port Carling
	3 {	Chas. Richardson.....	Gravenhurst
	3 {	H. G. Harper.....	Huntsville
Nipissing.....	1	H. Kinch	Sturgeon Falls
	2 {	Aime Jodouin	Mattawa
	3 {	.....	Whitney
	3 {	J. W. Sewell	North Bay
Norfolk	1	L. H. Barber	Simcoe
	2	M. L. Boughner	Waterford
	3	J. H. Boyce	Venessa, R. R. No. 3
	4	W. J. Herron	Courtland
	5	Chas. A. Dunkin	Vittoria
	6	Plewis Pierce.	Port Rowan
	7	R. Scruton	Kinglake
	8	G. F. Holden.....	Port Dover
Northumberland and Durham	1	M. Munday	Bowmanville
	2	Jas. Coleman.....	Newcastle
	3	.....	Port Hope
	4	George Wallace	Millbrook
	5	A. B. Roberts.....	Cobourg
	6	A. C. Henan	Grafton
	7	Wm. Usher	Colborne
	8	Jno. A. Marshall	Brighton
	9	.....	Warkworth
	10	F. Ellis.....	Wooler
	11	A. Hay	Campbellford

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Ontario.....	1	F. Rogers.....	Whitby
	2	E. Gleeson.....	Claremont
	3	Jos. Baird.....	Manchester
	4	B. Harwood.....	Uxbridge
	5	R. Pearsell.....	Cannington
	6	Wm. Dobson.....	Beaverton
	7	Jos. Egan.....	Millington
Oxford	1	J. W. Payne.....	Woodstock
	2	Wm. Markle.....	Drumbo
	3	J. A. McKay.....	Embro
	4	Arthur Catton.....	Norwich
	5	John Haycock.....	Ingersoll
	6	E. A. Ellis.....	Tillsonburg
	7	Jos. Dewal.....	Tavistock
Parry Sound	1	.....	Parry Sound
	2	.....	McKellar
	3	G. A. Atkinson.....	Rosseau
	4	W. H. Bennett.....	Burk's Falls
	5	S. Walton.....	Magnetawan
	6	Jno. Lang.....	Powassan
	7	M. Carrol.....	South River
Peel... ..	1	.....	Brampton
	2	Wm. H. Rutledge.....	Cooksville
	3	D. McArthur.....	Caledon
	4	D. B. Kennedy.....	Bolton
Perth.....	1	D. W. Forbes.....	Stratford
	2	H. R. Coppin.....	Mitchell
	3	Wm. Billings.....	St. Mary's
	4	Jno. S. Gabel.....	Shakespeare
	5	W. D. Weir.....	Milverton
	6	R. Woods.....	Listowel
Peterborough.....	1	S. R. Pearson.....	Peterborough
	2	F. J. Stewart.....	Norwood
	3	W. J. Hendron.....	Lakefield
	4	.....	Apsley
	5	F. McAdams.....	Havelock
	6	H. McLachlan.....	Keene
Prescott and Russell	1	S. W. Wright.....	L'Orignal
	2	A. A. McRae.....	Vankleek
	3	E. Labrosse.....	St. Eugene
	4	J. A. Therrien.....	Curran
	5	.....	Cumberland
	6	Thos. Yonge.....	Russell
	7	D. Millette.....	Hawkesbury.
	8	Ira Gates.....	Fournier
	9	H. Larocque.....	Alfred
	10 {	John A. Dent.....	Rockland
		Moise Laviolette.....	Clarence Creek
	11	A. L. Macdonald.....	South Indian

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Prince Edward	1	D. Hoover	Picton
	2	G. N. Ostrander	Milford
	3	George Farrell	Demorestville
	4	E. Bellyou	Ameliasburg
	5	W. E. H. Young	Wellington
	6	J. W. Branscombe	Bloomfield
	7	Herman W. Weeks	Consecon
	8	E. A. Williams	Waupoos
Rainy River	1	F. H. Warner	Fort Frances
	2	J. P. Kelly	Emo
	3	J. W. O'Mara	Rainy River
Renfrew	1	Geo. McDonald	Pembroke
	2	.....	Beachburg
	3	C. Miller	Renfrew
	4	W. E. Needham	Arnprior
	5	Wm. Luloff	Eganville
	6	E. Olmstead	Cobden
	7	W. L. Brisco	Killaloe Sta.
Simcoe	1	John Weymouth	Barrie
	2	Jas. Webb	Bradford
	3	D. W. Watson	Beaton
	4	O. R. Allison	Collingwood
	5	Ed. Corlett	Hillsdale
	6	H. Perryman	Orillia
	7	Wm. Switzer	New Lowell
	8	J. J. Williams	Alliston
	9	Ed. E. J. Hewson	Penetanguishene
	10	G. A. Abbott	Coldwater
Stormont, Dundas and Glengarry	1	Jno. Burgess	Williamstown
	2	Jas. Kerr	Alexandria
	3	J. P. Denny	Cornwall
	4	J. P. Ferguson	Osnabruck
	5	Jno. W. Weston	Morrisburg
	6	.....	Iroquois
	7	E. Bushe	Hallville
	8	A. McIntosh	Finch
	9	D. C. McRae	Dalhousie
	10	R. Shaver	Chesterville
	11	Chas. W. Kahala	Avonmore
	12	Donald J. Robertson	Maxville
Sudbury	1	C. Gravelle	Sudbury
	2	.....	Chelmsford
	3	J. McLandress	Webbwood
	4	E. Langlois	Warren
	5	W. A. Lyness	Chapleau
Temiskaming	1	H. E. Blackwell	Haileybury
	2	J. H. Brown	New Liskeard
	3	Wm. McPherson	Englehart
	4	C. McKenzie	Elk Lake
	5	H. Warren	South Porcupine
	6	R. Williams	Cochrane
	7	J. A. Cox	Matheson

List of Division Court Bailiffs, etc.—Concluded.

County and District.	No. of Division.	Bailiff.	Post office address.
Thunder Bay	1	W. H. Nelson.....	Port Arthur
		J. Hande!	Schreiber
	3	O. Steen.....	Nipigon
		H. Johnston.....	Fort William
Victoria	1	S. Dumond.....	Woodville
	2	H. McDougal.....	Fenelon Falls
	3	N. Garlick.....	Bobcaygeon
	4	W. R. McQuade	Omemece
	5	P. Conquergood.....	Lindsay
	6	Wm. J. McCullough	Oakwood
	7	A. Ewan.....	Kirkfield
Waterloo	1	A. A. Moyer.....	Kitchener
	2	W. A. Boldue	Preston
	3	Levi Bawtinheimier	Galt
	4	E. Scherer.....	New Hamburg
	5	H. Holle	Hawkesville
	6	H. Holle	Hawkesville
	7	J. H. Little.....	Ayr
Welland	1	W. E. Taylor.....	Welland
	2	Jno. Haymes.....	Marshville
	3	Jno. R. Huffman.....	Ridgeway
	4	S. B. Bedell.....	Niagara Falls
	5	W. E. Taylor.....	Allanburg
	6	C. H. Winn	Port Colborne
Wellington.....	1	Jno. Ogg.....	Guelph
		Wm. Young.....	Guelph
	2	Jno. Ogg.....	Guelph
	3	.....	Eramosa
	4	.....	Fergus
	5	J. J. Still.....	Erin
	6	J. W. Love.....	Elora
	7	N. Perkin.....	Drayton
	8	W. R. B. Tindale.....	Arthur
	10	Ed. Johnson.....	Clifford
	11	Thos. Ryan.....	Mount Forest
Wentworth	1	Jas. Bryer.....	Hamilton
	2	J. K. Jones.....	.....
	3	J. Metzger.....	Waterdown
	4	J. K. Jones.....	Lynden
	5	S. H. McCombs.....	Stoney Creek
	7	Jas. Thompson.....	Binbrook
	8	Jas. Thompson.....	Binbrook
	9	J. A. Atkinson	Hamilton
York.....	1	Chas. Synge..	Toronto
	2	T. O. Lowry.....	Markham
	3	G. T. Allison.....	Richmond Hill
	4	P. Trivett	Newmarket
	5	T. A. Sheppard	Sutton
	6	W. H. Machell.....	Aurora
	7	Thos. Rowntree	Woodbridge
	8	H. D. Lawry	West Toronto
	9	Wm. Heron	West Hill
	10	Chas. H. Evans	Toronto

TABLE D.

DIVISION COURTS, LIMITS OF THE RESPECTIVE DIVISIONS IN
THE PROVINCE OF ONTARIO, AND JUDICIAL
OFFICERS.

ALGOMA.

F. K. Stone, Judge, Sault Ste. Marie.

J. M. Hall, J.J., Sault Ste. Marie.

G. W. Goodwin, Crown Attorney and C.P., Sault Ste. Marie.

1.—Bounded west by Thunder Bay District, 85th parallel of west longitude and east by Bar River, including all the islands in front.

2.—Bounded west by Bar River and east by the westerly boundary of the Townships of Thessalon, Kirkwood, Bridgeland, Houghton and Otter, and by said boundary line of the said last five-named townships produced northerly.

3.—Bounded west by the westerly boundary of the Townships of Thessalon, Kirkwood, Bridgeland, Houghton and Otter, and the boundary line of the last named five townships produced northerly to the northern boundary of the District, and on the east by a line produced northerly between the Township of Bright and Thompson to the northern boundary of the District of Algoma.

6.—Consisting of St. Joseph's Island.

7.—All the territory of the District of Algoma lying east of the eastern boundary of the Third Division including the Village of Cutler and Johns Island.

BRANT.

A. D. Hardy, Judge, Brantford.

W. M. Charlton, C.C.A. and C.P., Brantford.

1.—The City of Brantford and that part of the Township of Brantford not included in the other divisions hereinafter described. The Townships of Onondaga and Tuscarora and that part of the Township of Brantford lying south of the main road from Brantford to Hamilton and east of Fairchild's Creek.

2.—The Town of Paris and that part of South Dumfries west of the line between lots 18 and 19, and that part of the first concession of the Township of Brantford lying west of a continuation of the last-mentioned line.

3.—The remainder of the Township of South Dumfries, and of the first concession of the Township of Brantford.

4.—The ten northern concessions of the Township of Burford, and all that part of the 2nd, 3rd, 4th and 5th concessions of the Township of Brantford, west of the line between lots numbers 10 and 11, and that portion of the Kerr tract west of the continuation of the last-mentioned line.

5.—The Township of Oakland, the four southern concessions of the Township of Burford and lots numbers 1 to 5, inclusive, in the ranges east and west of the Mount Pleasant Road, in the Township of Brantford, adjoining the Township of Oakland.

BRUCE.

A. B. Klein, Judge, Walkerton.

A. M. Greig, J.J., Walkerton.

Thomas Dixon, C.C.A. and C.P., Walkerton.

1.—The Town of Walkerton and the Township of Carrick and the Township of Brant, south of the 12th concession, in the lots up to No. 26, and south of the 10th concession, in lots 26 to 34, inclusive.

2.—The Village of Teeswater, the Township of Culross and Greenock south of the 12th concession.

3.—The Town of Kincardine, the Village of Tiverton, and all of the Township of Kincardine, except that part east of the 25th side line in concessions 10, 11 and 12, and including that portion of the Township of Bruce West of the 20th side line in concessions 1, 2, 3, and 4, and lots 1 to 20, inclusive, in the Lake Range.

4.—The Village of Paisley, and that part of the Township of Brant lying north of the 11th concession and west of lot 26. That part of Greenock lying north of concession 11; and all that portion of the Township of Bruce not included in Nos. 3 and 5 and that part of the Township of Saugeen, east of a line between lots 28 and 29 and south of the proportion of the town line between Arran and Elderslie to the Saugeen River. All that part of the Township of Elderslie lying west of the 25th side line, and south of the 12th concession, and also that part lying north of concession 11 and west of lot 17, and that portion of the Township of Kincardine not included in No. 3.

5.—The Village of Port Elgin, and the Town of Southampton, that part of the Township of Saugeen lying west of the line between lots 28 and 29 and north of the production of the town line, between the Townships of Arran and Elderslie to the Saugeen River, all that part of the Township of Arran lying west of the line between lots 10 and 11 north of Arran Lake and the outlet of the said lake, and the Township of Amabel south of the 11th concession and west of concession "C" and west of concessions 8, 9 and 10, and all that part of the Township of Bruce, north of the 4th concession and west of the 20th sideline including lot 21 and lots north of it in the lake range in the said Township of Bruce.

7.—Tara and all Arran, not in No. 5, and all Elderslie, not in Nos. 4 and 12, and Amabel, south of the 8th concession and east of concession lettered C.

8.—The Town of Wiarton, the Township of Albemarle and that part of Amabel not in Nos. 5 and 7.

9.—The Township of Huron.

10.—The Townships of Eastnor, Lindsay, and St. Edmunds.

11.—Lucknow and the Township of Kinloss.

12.—Chesley and those parts of Brant and Elderslie not included in Nos. 1, 4 and 7.

CARLETON.

R. D. Gunn. Judge, Ottawa.

J. A. Ritchie, C.C.A. and C.P., Ottawa.

1.—Comprising all the City of Ottawa and the Township of Gloucester, to lot 15, inclusive, Rideau Front, and concessions 1 and 6, inclusive, Ottawa Front and the islands in the Ottawa River opposite thereto.

2.—The Township of Goulburn, the 8th, 9th, and 10th concessions of the Township of Marlborough, all the Township of Nepean south of the River Goodwood, and the 4th, 5th, and 6th concessions thereof north of the same river to the boundary line between lots 20 and 21 in the last-mentioned concession.

3.—The Township of Huntley and the Township of March, except lots 1 to 5, inclusive, in concessions 1, 2, 3 and 4 thereof.

4.—The Townships of Fitzroy and Torbolton.

5.—The Township of North Gower, Long Island in the Rideau River, and 1st, 2nd, 3rd, 4th, 5th, 6th and 7th concessions of Marlborough.

6.—The Township of Osgoode, the 6th, 7th, and 8th concessions Ottawa Front, and from lots 16 to 30, inclusive, of Rideau Front of the Township of Gloucester.

7.—The Township of Nepean, except the City of Ottawa, and part of the said Township lying south of the River Goodwood and concessions 4, 5 and 6, north of the River Goodwood to the boundary between lots 20 and 21 in the said last-mentioned concessions, and including also lots 1 to 5, inclusive, in concessions 1, 2, 3 and 4, in the Township of March.

DUFFERIN.

W. G. Fisher, Judge, Orangeville.

J. L. Island, C.C.A. and C.P., Orangeville.

1.—The Town of Orangeville, the Township of East Garafraxa and all that portion of the Township of Amaranth lying south of the southern boundary of lot No. 26, in each concession in the Township of Amaranth.

2.—The Village of Shelburne, the Township of Melancthon, and all that portion of the Township of Amaranth lying north of the southern boundary of lot number 26, in each concession of the Township of Amaranth.

3.—The Township of Mulmur.

4.—The Township of Mono.

5.—The Township of East Luther.

ELGIN.

C. W. Colter, Judge, St. Thomas.

C. O. Ermatinger, J.J., St. Thomas.

A. McCrimmon, C.C.A. and C.P., St. Thomas.

1.—The Townships of Bayham, Malahide and South Dorchester.

2.—The Townships of Southwold and Yarmouth (except the City of St. Thomas).

3.—The City of St. Thomas.

4.—The Townships of Aldborough and Dunwich.

ESSEX.

J. J. Coughlin, Judge, Sandwich.

G. S. Smith, J.J., Sandwich.

G. A. Urquhart, C.C.A. and C.P., Windsor.

1.—Town of Sandwich and Township of West Sandwich.

2.—Town of Amherstburg and the Townships of Malden and Anderdon.

3.—The Village of Kingsville, and all that part of the Township of Gosfield not included in Division No. 8.

4.—The Township of Colchester South, and all Colchester North, south of the 9th concession, exclusive of the said concession, and the lots on both sides of Malden Road.

5.—Township of Mersea and Village of Leamington.

6.—The Township of Rochester, the Village of Belle River, the first concession of the Township of Maidstone, and all north of the Malden Road in the said Township of Maidstone.

7.—Town of Windsor, the Town of Walkerville, and all of Sandwich East, north of the Talbot Street range.

8.—The Town of Essex, and all of the Township of Maidstone lying west of the first concession and south of the Malden Road; so much of Sandwich East as is south of Talbot Street, including the lots on both sides of said street to Nos. 306 and 307; all of Colchester north of the 9th concession, including said concession and lots on both sides of Malden Road, and all that part of Gosfield lying north of concession 6, and extending as far east from the limits between Gosfield and Colchester as lots No. 12, including such lot in each concession north of concession 6, inclusive.

9.—The Townships of Tilbury West and Tilbury North.

10.—The Township of Pelee.

FRONTENAC.

H. A. Lavell, Judge, Kingston.

J. L. Whiting, C.C.A. and C.P., Kingston.

1.—City of Kingston, Township of Garden Island, Wolfe Island, Howe Island, and concessions 1, 2, 3 and 4 of the Township of Pittsburg, the Village of Cataraqui, the Township of Kingston and the Village of Portsmouth.

3.—Loughboro', the Townships of Loughboro' and Bedford.

4.—Verona, Townships of Portland and Hinchinbrooke.

5.—Sudbury, the Township of Storrington and that part of the Township of Pittsburg not included in division No. 1.

6.—The Townships of Olden, Oso. Barrie, Clarendon, Palmerston, Miller, Canoto, and South Canoto.

7.—The Township of Kennebec.

GREY.

C. T. Sutherland, Judge, Owen Sound.

T. H. Dyre, C.C.A. and C.P., Owen Sound.

1.—The Town of Owen Sound, the Village of Brooke and the Townships of Derby, Keppel, Sarawak and Sydenham.

2.—The Town of Durham, the Township of Egremont, and those portions of the Townships of Bentinck, Normanby and Glenelg as follows:—That part of the Township of Bentinck lying east of the line between lots 30 and 31 in the 1st, 2nd and 3rd concessions south of the Durham Road, and in concessions 1, 2 and 3 north of the Durham Road, and east of the line between lots 15 and 16 in concessions 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 thereof. That part of the Township of Normanby lying east of the line between lots 20 and 21, in the 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th and 18th concessions, and all of the Township of Glenelg, excepting that portion lying east of the line between lots 10 and 11 in the 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th and 15th concessions thereof.

3.—The Town of Meaford, the Township of St. Vincent, and that part of the Township of Euphrasia, lying west of the line between the 6th and 7th concessions and north of the line between lots 15 and 16.

4.—The Township of Collingwood and the east half of the Township of Euphrasia, excepting that part thereof lying between the 4th and 5th concessions and south of the lots between 12 and 13, and east half of the Township of O-sprey.

5.—The Township of Proton, the west half of the Township of Osprey, and those parts of the Township of Artemesia consisting of the ranges of lots lying parallel to the Toronto and Sydenham Road, and south of the lines between lots 130 and 131, and concessions 1, 2 and 3 south of the Durham Road, and 1, 2, 3, 4, 5 and 6 north of the said Durham Road, and those portions of concessions 7, 8 and 9 lying east of the ranges of lots parallel with the Toronto and Sydenham Road, and those portions of concessions 10, 11, 12, 13 and 14 lying east of the line between lots 30 and 31.

6.—The Township of Sullivan and the Township of Holland, excepting those portions of concessions 9, 10, 11 and 12 lying south of the line between lots 15 and 16, and those portions of concessions 7 and 8 west of the ranges of lots lying parallel with the Toronto and Sydenham Road, and the ranges of lots lying parallel with the Toronto and Sydenham Road south of the line between lots 50 and 51.

7.—All lots from 1 to 30, inclusive, in the three concessions south and the three concessions north of the Durham Road in the said Township of Bentinck, and all the lots from 1 to 15, inclusive, in the 12th concession, from the 4th to the 15th concessions, inclusive, of the said Township of Bentinck, and all the lots from 1 to 20, inclusive, in all the concessions from 4 to 18, inclusive, in the Township of Normanby aforesaid.

8.—All the lots from 51 to 130, inclusive, in all the concessions parallel to and being northeast and southwest of the Toronto and Sydenham Road, in the Townships of Artemesia, Glenelg and Holland aforesaid; all lots to the westward of the dividing line between lots 30 and 31, in all the concessions from 10 to 14, inclusive, and all the lots from 1 to 5 in the 7th, 8th and 9th concessions, inclusive, which lie to the southwest of the third concession, southwest of the said Toronto and Sydenham Road, in the said Township of Artemesia; all the lots from 1 to 15, inclusive, in concessions from 5 to 6, and all the lots from 1 to 15, inclusive, in the concessions from 7 to 12, inclusive, in the Township of Euphrasia; all lots south of the allowance for road between lots 15 and 16, in the 9th, 10th, 11th and 12th concessions, and from lots 25 to 30, inclusive, on the 7th concession, and lots 28, 29, and 30 in the 8th concession of the said Township of Holland: and all the lots lying east of allowance for road between lots 10 and 11 in all the concessions from 7 to 15, inclusive, in the Township of Glenelg.

HALDIMAND.

G. H. Hopkins, Judge, Cayuga.

Harrison Arrell, C.C.A. and C.P., Cayuga.

1.—Comprising the Township of Seneca, except the first and second concessions, the Young Tract, and the property of the late Richard Martin and the late Robert Weir; all of the Township of Oneida, except the first range north of the Cayuga line, the Dennis Tract, and the lots southerly of the said tract, and the Village of Caledonia.

2.—Comprising the Township of North Cayuga, except that portion thereof lying northeast of the side line between lots 12 and 13, and 1st and 2nd concessions of the Township of Seneca, except that portion thereof lying northeast of the side line between lots 12 and 13, the Young Tract, and the lands of the late Robert Weir and Richard Martin, Esquires, in the said Township of Seneca, the first range of Oneida north of the Cayuga line, also the Dennis Tract and river lots lying south, and the Townships of Rainham and South Cayuga.

3.—Comprising the Townships of Moulton, Sherbrooke and Dunn, and the Town of Dunnville.

4.—Comprising the Township of Walpole, and the Village of Hagersville.

5.—Comprising the Township of Canboro', that portion of North Cayuga lying east of the side line between lots 12 and 13, and those parts of the 1st and 2nd concessions of the Township of Seneca lying northeast of the side line between lots 12 and 13.

COUNTY OF HALIBURTON.

(Annexed to Victoria for Judicial Purposes.)

W. D. Swayze, Judge, Lindsay.

H. McMillan, J.J., Lindsay.

T. H. Stinson, C.P. and C.C.A., Lindsay.

1.—The Townships of Glamorgan and Snowden, except that portion of both included in the third division, and all of the Townships of Snowden, Lutterworth, Minden, Anson, Stanhope, Hindon.

2.—The Townships of Dysart, Guilford, Harburn, Dudley, Harcourt and Bruton, and that portion of Monmouth not included in the third division.

3.—All the rest of the territory comprising Township of Monmouth (except lots 1 and 19, inclusive) in 13th, 14th, 15th, 16th and 17th concessions, the Township of Cardiff, the south 12 concessions of the Township of Glamorgan, and from lot 21, inclusive, to the eastern boundary in the south six concessions of Snowden.

4.—The Townships of Shelbourne, McClintock, Livingstone, Lawrence, Nightingale, Havelock, Eyre and Clyde.

HALTON.

J. W. Elliot, Judge, Milton.

W. I. Dick, C.C.A. and C.P., Milton.

1.—All the territory comprised in the new survey of the Township of Trafalgar, and the first ten lots in concessions 1, 2, 3, 4, 5 and 6 in the Township of Esquesing, and the first five lots in concessions 7, 8, 9, 10 and 11 in the said township.

2.—That part of the Township of Trafalgar known as the Old Survey.

3.—All the rest of the territory comprised in concessions 8, 9, 10 and 11 in the Township of Esquesing not comprised in the first division.

4.—All the rest of the territory comprised in concessions 1, 2, 3, 4, 5 and 6, Township of Esquesing.

5.—The Township of Nassagaweya.

6.—The Township of Nelson.

HASTINGS.

G. E. Deroche, Judge, Belleville.

J. F. Wills, J.J., Belleville.

Wm. Carnew, C.C.A. and C.P., Belleville.

1.—The City of Belleville and the Township of Thurlow; also all that portion of the Township of Sidney lying south of the 8th concession and east of the line between lots 18 and 19.

2.—The Townships of Wollaston, Limerick and Cashel, and the six northerly concessions of the Townships of Tudor and Grimsthorpe, and all those parts of the Township of Lake, in all the concessions thereof lying north of lots 21 in said concessions, all in the County of Hastings.

3.—The Township of Tyendinaga, except that part called Deseronto.

4.—The Township of Hungerford.

5.—All that part of the Township of Sidney which lies to the north of the 7th concession, and all that part of the Township of Rawdon which lies to the south of the 9th concession, and that part of the Township of Huntingdon south of the 6th concession.

6.—The Township and Village of Madoc, the Township of Elzevir and all that part of the Township of Huntingdon north of the 5th concession, and all of the Township of Tudor and Grimsthorpe, except the northerly six concessions of each of the said townships.

7.—The Village of Deseronto.

9.—The Town of Trenton, and all that part of the Township of Sidney lying south of the 8th concession and west of the line between lots 18 and 19.

10.—The Township of Marmora, that part of the Township of Lake lying south of lots 22 in all the concessions thereof, and all that part of the Township of Rawdon which lies north of the 8th concession thereof.

11.—The Townships of Herschell, Monteagle, Carlow, Bangor, Wicklow and McClure.

12.—The Townships of Faraday, Dungannon and Mayo, and the Village of Bancroft.

HURON.

L. H. Dickson, Judge, Goderich.

E. N. Lewis, J.J., Goderich.

Chas. Seager, C.C.A. and C.P., Goderich.

1.—Comprising the Town of Goderich, that part of the Township of Goderich to the north of the Cut Line and the Huron Road until the same meets the road allowance between the 13th and 14th concessions, then back along the Huron Road to its junction with the Cut Line, then west by the road allowance between concessions 11 and 12 to the River Maitland, then along the River Maitland to Goderich, together with the Township of Colborne.

2.—Comprising the Township of McKillop, the Town of Seaforth, and all that portion of the Township of Tuckersmith not included in the third division.

3.—Comprising all that portion of the Township of Hullett south of the blind line between the 7th and 8th concessions, of the Township of Hullett, that part of the Township of Goderich not included in Nos. 1 and 7, 1st, 2nd, 3rd and 4th concessions, Township of Stanley 1st and 2nd concessions, Township of Tuckersmith, L.R.S., north of lot 15, and that portion west of side road between lots 25 and 26, H.R.S., and Town of Clinton.

4.—Comprising the Township of Grey, all of the Township of Morris east of side road between lots Nos. 10 and 11 (which is not included in No. 12) and the Village of Brussels.

5.—Comprising the Townships of Usborne and the Village of Exeter.

6.—Comprising the Townships of Ashfield and all West Wawanosh, except that portion east of Maitland River.

7.—Comprising the Township of Goderich, south of Cut Line and Huron Road until the same joins the road between the 12th and 14th concessions of the Township of Goderich; thence along the said concessions until the same joins the River Bayfield, all Stanley not included in No. 3 and the Village of Bayfield.

8.—Comprising the Village of Wingham, the Township of Turnbury, all that part of East Wawanosh not included in No. 12, and all of the Township of Morris not included in Nos. 4 and 12.

9.—Comprising the Township of Howick and the Village of Wroxeter.

10.—Comprising the Township of Hay.

11.—Comprising the Township of Stephen.

12.—Commencing at the northeast angle of the Township of Hullett, thence southerly along the easterly boundary of the said Township of Hullett to the blind line between the 7th and 8th concessions of said township, thence westerly along said line to the western boundary of the township, thence northerly along the westerly boundary of the township to the Maitland River at the southeastern corner of the Maitland Block, thence along the said river northerly till the western boundary of East Wawanosh is reached, thence northerly along said westerly boundary to the road running between the 6th and 7th concessions of said Township of East Wawanosh, thence easterly along said road to the easterly limit of said township, thence northerly along the gravel road to the road running between the 5th and 6th concessions of the Township of Morris, thence easterly along said road to the line between lots 10 and 11, thence southerly along said line between the 6th and 7th concessions, thence easterly along said line to the line between lots 15 and 19, thence southerly to the boundary line between the Townships of Morris and Hullett, thence easterly to the place of beginning, including the Village of Blyth.

DISTRICT OF KENORA.

T. W. Chapple, Judge, Kenora.

J. S. Allan, C. Atty. and C.P., Kenora.

1.—Comprising all the portion of the said District of Kenora lying west of the Seventh Meridian Line, including the Towns of Kenora and Keewatin.

2.—Comprising all that portion of the said District lying east of the eastern boundary of the Third Division, south of the northern boundaries of the Townships of Zealand and Hartman to the eastern boundary of the said District, including the Municipality of Ignace.

3.—Comprising all that portion of the said District lying between the Seventh Meridian Line and a line drawn parallel with the western boundary of lot 10 in the Township of Zealand, and extending northward to the northern boundary of the said District and southward to the southern boundary thereof, including the Town of Dryden.

4.—Comprising all that portion of the said Second Division, lying north of a line drawn eastward along the northern boundaries of the Township of Zealand and Hartman, to the eastern boundary of the said District of Kenora.

KENT.

Ward Stanworth, Judge, Chatham.

H. D. Smith, C.C.A. and C.P., Chatham.

1.—The First Division to consist of the City of Chatham and that part of the Townships of Dover East and West to the south of the 12th and 13th concession line of the Township of Dover East, and that part of the Township of Chatham south of the 12th and 13th concession line, and west of the side roads between lots 12 and 13, from the first mentioned 12th and 13th concession line to the 5th and 6th concession line, and all south of the said 5th and 6th concession line of said township: that part of the Township of Harwich north of 5th and 6th concession line, by the easterly boundary; that part of the Township of Raleigh north of the 16th concession to the west side road between lots 12 and 13 north to the 6th and

7th concession line, and all of the said township north of the said last-mentioned line, and that part of the Township of Tilbury East north of the 4th concession.

2.—The Second Division to consist of that portion of Township of Howard south of the 2nd and 3rd concession line by the eastern boundary (known as the Botany Road), and that part of the Township of Orford south of the 10th and 11th concession line of said township.

3.—The Third Division to consist of all that part of the Gore of Camden lying west of the 10th and 11th concession line, and that part of the Township of Camden lying west of the side line between lots 6 and 1; the Village of Dresden, and that part of the Township of Chatham north of the 5th and 6th concession line and east of the side roads between lots 12 and 13.

4.—The Fourth Division to consist of that part of the Township of Harwich south of the 5th concession of the eastern boundary, and south of the 3rd concession by the western boundary, and that part of Raleigh south of the 15th concession and east of the side road between lots 12 and 13 and the road to the shore through lot 146 on the Talbot Road.

5.—The Fifth Division to consist of the Village of Wallaceburg, the Gore of Chatham and that part of the Township of Chatham northwest of the 12th and 13th concession line, and west of the said roads between lots 12 and 13, and that part of Dover lying north of the 12th and 13th concession side road.

6.—The Sixth Division to consist of that part of the Township of Howard north of the Botany Road aforesaid, and that part of the Township of Oxford north of the 10th and 11th concession line, the Township of Rone, the Township of Bothwell, the Village of Thamesville, and that part of the Gore of Camden east of the 10th and 11th concession line, and that part of the Township of Camden east of the side line between lots 6 and 7.

7.—The Seventh Division to consist of that part of Tilbury East south of the 3rd concession, the Township of Romney, and that part of the Township of Raleigh south of the 6th and 7th concession line, and west of the side road between lots 12 and 13, in the said township, and the road through lot 147 on Talbot Road.

LAMBTON.

A. E. Taylor, Judge, Sarnia.

F. W. Willson, C.C.A. and C.P., Sarnia.

1.—The City of Sarnia, the Townships of Sarnia and Moore, and the Villages of Point Edward and Cartwright.

2.—The external boundaries of the Township of Warwick, including that portion of the Village of Arkona south of the township line.

3.—The external boundaries of the Townships of Euphemia and Dawn.

4.—The external boundaries of the Township of Sombra.

5.—The external boundaries of the Township of Plympton.

6.—The external boundaries of the Township of Bosanquet, including that portion of the Village of Arkona north of the township line.

8.—The external boundaries of the Township of Enniskillen.

9.—The external boundaries of the Township of Brooke.

LANARK.

J. H. Scott, Judge, Perth.

J. M. Balderson, C.C.A. and C.P., Perth.

1.—The Town of Perth, and the Townships of Drummond, Bathurst, South Sherbrooke, Burgess North, and that part of the Township of Elmsley North, north of the Rideau River, within the County of Lanark, and west of lot No. 12 in each concession.

2.—The Second Division to consist of the Village of Lanark, and the Townships of Lanark, Dalhousie, Darling, Lavant and North Sherbrooke.

3.—The Third Division to consist of the Town of Carleton Place and the Township of Beckwith, and the first six lots in the first seven concessions of Township of Ramsay.

4.—The Township of Montague, the Town of Smith's Falls, and that part of the Township of North Elmsley, from lot No. 1 to lot No. 12, in each concession, both inclusive, not within the limits of the Town of Smith's Falls.

5.—The Township of Pakenham, the Town of Almonte, and the Township of Ramsay, with the exception of the first six lots in the first seven concessions of the said township.

LEEDS AND GRENVILLE.

J. K. Dowsley, Judge, Brockville.

E. J. Reynolds, J.J., Brockville.

M. M. Brown, C.C.A. and C.P., Brockville.

1.—To consist of the 1st, 2nd, 3rd, 4th, 5th, 6th and 7th concessions and broken front of the Township of Elizabethtown, and the concession roads between them.

2.—To comprise the 1st, 2nd, 3rd, 4th, 5th concessions and broken front, and that part of the 6th, 7th and 8th concessions from the town line of Edwardsburg to lot No. 18, inclusive of the Township of Augusta, and the concession roads between them, and the 1st concession of the Township of Edwardsburg, including the Village of Cardinal.

3.—To consist of the 1st, 2nd, 3rd, 4th and 5th concessions and broken front of the Townships of Leeds and Lansdowne, respectively, and the concession roads between them.

4.—To consist of the Township of South Gower, the Township of Oxford from the west side line of lots No. 11 in all the concessions of the eastern boundary of the township, and the gore of land between South Gower, Oxford and Edwardsburg.

5.—To consist of the Township of Wolford (except the 7th and 8th concessions and the allowances of roads within and between them); lots Nos. 1 to 10, inclusive, in the 2nd, 3rd, 4th, 5th, 6th, 7th and 8th concessions of the Township of Oxford, and allowances of roads within and between them.

6.—To consist of the Townships of Bastard and Burgess, and those parts of the Townships of Leeds and Lansdowne, on the north side of the rear of the 5th concession in each respectively.

7.—To consist of the Townships of Kitley and Elmsley.

8.—To consist of the Townships of North Crosby and South Crosby.

5 D.C.

9.—To consist of that part of the Townships of Escott and Yonge, in rear of the 4th concession of Yonge, and in rear of the 6th concession of Escott; that part of the Township of Elizabethtown, in rear of the 7th concession of and west of lot No. 18 in the 8th, 9th, 10th and 11th concessions, and the allowances for roads embraced therein.

10.—The Township of Edwardsburg excepting the 1st concession thereof, including the Village of Cardinal.

11.—To consist of that part of the Township of Augusta in rear of the 5th concession and west of lots No. 18 in the 6th, 7th and 8th concessions; the whole of the 9th and 10th concessions of the Township of Augusta; the Gore between the Townships of Oxford, Wolford and Augusta; that part of the Township of Elizabethtown in rear of the 7th concession, and east of the commons, between lots No. 18 and 19 in the 8th, 9th and 10th concessions; the 7th and 8th concessions of the Township of Wolford; lots No. 1 to 10, inclusive, in the 9th and 10th concessions of the Township of Oxford; and the allowance for roads embraced therein.

12.—To consist of the 1st, 2nd, 3rd, and 4th concessions and broken front of the Township of Yonge; the 1st, 2nd, 3rd, 4th, 5th and 6th concessions and broken front of the Township of Escott, and the allowances for roads embraced therein.

The said 1st, 2nd and 12th divisions shall respectively embrace and comprehend within their lines those portions of the River St. Lawrence and islands therein, within the exterior lines of which such portions of said river and islands would lie and be, if such exterior side lines were produced and extended in that direction to the utmost limits of the Province.

LENNOX AND ADDINGTON.

Jas. H. Madden, Judge, Napanee.

U. M. Wilson, C.C.A. and C.P., Napanee.

1.—The Town of Napanee, Township of Richmond, all that part of North Fredericksburg and Adolphustown lying north of Hay Bay, and all that part of North Fredericksburg lying north of Big Creek.

2.—Comprises 1st concession of Ernestown, the Village of Bath, the Township of Amherst Island, and the 2nd, 3rd and 4th concessions of the said Township of Ernestown, from the west limits thereof to the west limit of lot No. 21 in each concession.

3.—Township of South Fredericksburg and all that part of North Fredericksburg and Adolphustown not included in Division No. 1.

4.—1st, 2nd and 3rd concessions of the Township of Camden and the Village of Newburg.

5.—All that part of the Township of Camden not included in Division No. 4.

6.—All that portion of the Township of Ernestown not included in the limits of Division No. 2.

7.—Township of Sheffield.

8.—Townships of Kaladar, Anglesea and Effingham.

9.—Townships of Abinger, Ashby and Denbigh.

LINCOLN.

J. S. Campbell, Judge, St. Catharines.

M. Brennan, C.C.A. and C.P., St. Catharines.

1.—The Town and Township of Niagara.

2.—The Township of Grantham (including the City of St. Catharines), the Villages of Merritton and Port Dalhousie and the Township of Louth.

3.—The Townships of Caistor and Gainsborough and the 9th concession of the Township of Grimsby, including the 1st and 2nd ranges as part of the said concession.

4.—The Village of Beamsville and the Township of Clinton.

5.—The Village of Grimsby, the Township of North Grimsby, and the Township of South Grimsby, except that portion included in the Third Division.

DISTRICT OF MANITOULIN.

C. E. Hewson, Judge, Gore Bay.

W. F. McRae, C.A., and C.P., Gore Bay.

1.—All that part of the District of Manitoulin lying west of the eastern boundary lines of the Townships of Billings and Carnarvon and the said boundary lines produced north and south.

2.—All of the said District of Manitoulin lying east of the said eastern boundary of the Townships of Billings and Carnarvon and said boundary lines produced north and south.

MIDDLESEX.

Talbot Macbeth, Judge, London.

J. C. Judd, J.J., London.

J. B. McKillop, C.C.A., and C.P., London.

1. That part of the City of London lying to the west of Maitland Street with that portion of the Township of London lying south of the line between the 4th and 5th concessions and west of the said street, produced northerly on a line in the same direction to the line between the said 4th and 5th concessions, and with that portion of the Township of Westminster lying west of the main road leading south from Clark's Bridge, across the Thames, south to the line between the 1st and 2nd concessions, and westerly to the line between lots 42 and 43, and extending northerly to the River Thames, and also including the Village of London West.

2.—The Villages of Parkhill and Ailsa Craig, the Townships of East Williams and West Williams, and that portion of the Township of Lobo lying north of the line between the 11th and 12th concessions, and east of the lines between lots Nos. 12 and 13.

3.—The Townships of McGillivray and Biddulph and the Village of Lucan.

4.—The Township of Delaware, with that portion of the Township of Westminster west of the line between lots 30 and 31 in the 2nd concession, then southerly on the line between lots 20 and 21 to the southerly limit of the township, including all west of said line, and also including all that portion of the front of said Township of Westminster lying west of the line between lots Nos. 42 and 43, not included in the first division, with that portion of the Township of Caradoc lying south of the line between the 5th and 6th concessions to the River Thames, and with that portion of the Township of Lobo lying south of the line between the 6th and 7th concessions, to the River Thames.

5.—The Township of Ekfrid and Mosa, including the Villages of Wardsville, Newbury and Glencoe.

6.—Townships of Adelaide and Metcalfe, the Town of Strathroy, with that portion of the Township of Caradoc lying north of the line between the 3rd and 4th concessions, with that portion of the Township of Lobo which lies north of the 6th concession and west of the line between lots 12 and 13 of the said township.

7.—The Township of North Dorchester, north and south of the River Thames, that portion of the Township of West Nissouri which lies south of the line between lots 14 and 15, and with that portion of the Township of Westminster lying south of the line between the 1st and 2nd concessions and east of the line between lots 30 and 31 in the 2nd concession and thence east of the line between lots 20 and 21, continued south to the southerly limit of the said Township of Westminster.

8.—All that portion of the Township of London which lies north of the line between the 4th and 5th concessions, that portion of the Township of Lobo which lies north of the line between the 6th and 7th concessions, and east of the line between lots 12 and 13 to the line between the 11th and 12th concessions and with all that portion of the Township of West Nissouri which lies north of the line between lots 14 and 15.

9.—All that part of the City of London lying east of Maitland Street; that part of the Township of London, lying south of the line between the 4th and 5th concessions and east to the said street, produced northerly or in a line in the same direction to the line between the said 4th and 5th concessions and that part of the Township of Westminster lying north of the line between the 1st and 2nd concessions, and east of the main road leading south from Clarke's Bridge across the Thames.

DISTRICT OF MUSKOKA.

A. A. Mahaffy, Judge, Bracebridge.

Thomas Johnson, C.A., and C.P., Bracebridge.

1.—The Town of Bracebridge, concessions 1, 2, 3, 4, 5, 6, 7, 8, and 9, in the Township of Stephenson, Brunel and Franklin, and concessions 7, 8, 9, 10, 11, 12 and 13, in the Townships of Muskoka and Draper, and the Townships of Macauley, McLean, Ridout, Monek, Watt, Cardwell, Freeman, Gibson and Medora, including the Village of Port Carling.

2.—The Town of Gravenhurst, the Townships of Morrison, Ryde, Wood, Oakley and Baxter, and concessions 1, 2, 3, 4, 5 and 6 of the Townships of Muskoka and Draper.

3.—The Town of Huntsville, the Townships of Stisted, Chaffey and Sinclair, and concessions 10, 11, 12, 13 and 14 in the Townships of Stephenson, Brunel and Franklin.

DISTRICT OF NIPISSING.

Jos. A. Valin, Judge, North Bay.

H. D. Leask, J.J., North Bay.

T. E. McKee, C.A., and C.P., North Bay.

1.—To be composed of all that part of the District which is situated west of the line between the Indian Reserve and the Township of Widdifield produced south to the boundary of the District, and north of the north-east angle of the Township of Gooderham, and south of the line marking the northern boundary of the said Township of Gooderham produced west to the boundary of the District.

2.—To be composed of so much of the District as lies east of the line commencing at the north-west angle of the Township of Poitras produced to the south-east angle of the Township of French; the Townships of Orlig and Mattawan, and all that part of the District situated east of the line between the Townships of Bonfield and Calvin, produced to the southerly boundary of the District.

3.—To be composed of the Townships of Widdifield, Phelps, Ferris, Bonfield, Chisholm, Boulter, Ballantyne, Wilkes, Biggar, Paxton, Butt, Devine, Hunter, McCraney, Finlayson, Peck, and all that part of the District situated west of a line drawn from the south-east angle of the Township of French, produced north to the Ottawa River, thence along the Ottawa River to the south-east angle of the Township of South Lorrain, thence west along the south boundary of South Lorrain to the east boundary of the Township of Cassels, thence north along the east boundary of the Township of Cassels, produced northerly to the northern boundary of the District, thence west along the northern boundary of the District to the western boundary thereof, thence southerly along the western boundary to the north-west angle of the Township of Pardo, thence east along the north boundary to the Township of Pardo, produced to the north-east angle of the Township of Gooderham; thence southerly along the east boundary of the Township of Gooderham, and the said boundary forwarded to the waters of Lake Nipissing.

NORFOLK.

A. T. Boles, Judge, Simcoe.

W. E. Kelly, C.C.A., and C.P., Simcoe.

1.—The Town of Simcoe, the Gore of the Township of Woodhouse and all that part of said Township lying west of the side line between lots 5 and 6, together with that part of the 4th, 5th and 6th concessions lying west of the said line between lots 12 and 13.

2.—The Township of Townsend and the Village of Waterford.

3.—The Township of Windham.

4.—The Township of Middleton and the Village of Delhi.

5. The Township of Charlotteville.

6.—The Townships of North Walsingham, South Walsingham and the Village of Port Rowan.

7.—The Township of Houghton.

8.—The Village of Port Dover, and that part of the Township of Woodhouse not included in Division 1, viz.: all that part of the 1st, 2nd and 3rd concession lying east of the side line between lots 5 and 6, and that part of the 4th, 5th and 6th concessions lying east of the said line, between lots 12 and 13 in said township.

NORTHUMBERLAND AND DURHAM.

H. A. Ward, Judge, Port Hope.

G. M. Roger, J.J., Cobourg.

W. F. Kerr, C.C.A. and C.P., Cobourg.

1.—Townships of Cartwright and Darlington and the Town of Bowmanville.

2.—Township of Clarke and Village of Newcastle.

3.—Township of Hope and Town of Port Hope.

4.—Townships of Cavan, Manvers, South Monaghan and Village of Millbrook.

5.—Township of Hamilton and Town of Cobourg.

6.—Townships of Haldimand and Alnwick.

- 7.—Township of Cramahe and Village of Colborne.
- 8.—Township of Brighton and Village of Brighton.
- 9.—Township of Percy and Village of Hastings.
- 10.—Township of Murray.
- 11.—Township of Seymour and Village of Campbellford.

ONTARIO.

T. A. MacGillivray, Judge, Whitby.
R. Ruddy, J.J., Whitby.
J. E. Farewell, C.C.A. and C.P., Whitby.

- 1.—Including the Townships of Whitby and East Whitby and the Towns of Whitby and Oshawa.
- 2.—The Township of Pickering.
- 3.—The Townships of Reach and Scugog and the Village of Port Perry.
- 4.—The Townships of Uxbridge and Scott and the Town of Uxbridge.
- 5.—The Township of Brock and the Village of Cannington.
- 6.—The Township of Thorah and Village of Beaverton.
- 7.—The Townships of Mara and Rama, including the Village of Brechin.

OXFORD.

J. G. Wallace, Judge, Woodstock.
R. N. Ball, C.C.A., and C.P., Woodstock.

1.—Comprising the City of Woodstock, the Township of East Oxford, and that part of the Township of East Zorra, lying south of the line between lots number twenty-five and twenty-six of the Township of Blandford, and that part of the Township of North Oxford lying east and north of the road between lots 16 and 17 to the boundary of the Township line between North and West Oxford, and that part of the Township of West Oxford lying east of the road between lots 6 and 7 to the boundary of the Township of East Oxford, and that part of the Township of Blandford lying south of the 10th concession.

2.—Comprises the Township of Blenheim.

3.—Comprises the Township of East Nissouri and West Zorra and the Village of Embro.

4.—Comprises the Townships of North Norwich and South Norwich and the Village of Norwich.

5.—Comprises the Town of Ingersoll and that part of the Township of North Oxford lying west and south of the road between lots No. 16 and 17 of the Township of West Oxford, and that part of the Township of West Oxford lying south of the road between lots 6 and 7 to the line between West Oxford and East Oxford, and those portions of the Township of Dereham being part of the 1st concession of the said Township of Dereham, west of the Middle Town Line.

6.—Comprises the Town of Tillsonburg and that part of the Township of Dereham not included in the Fifth Division.

7.—Comprising the Village of Tavistock and that part of the Townships of East Zorra, north of the road between lots 25 and 26, and that part of the Township of Blandford lying north of the 10th concession of the said Township.

DISTRICT OF PARRY SOUND.

F. R. Powell, Judge, Parry Sound.

W. L. Haight, C.A. and C.P., Parry Sound.

1.—The Town of Parry Sound and the Townships of Foley, McDougall, Cowper and Carling, and all that portion of the district lying to the west of the east boundary of Carling, produced to the French River.

2.—The Townships of McKellar, Ferguson, Hagerman, Croft, and all that portion of the district lying between the east boundary of Ferrie and the west boundary of Ferguson, produced to the French River.

3.—The Townships of Humphrey, Christie, Monteith and Conger.

4.—Townships of McMurich, Perry, Armour, Proudfoot and Bethune.

5.—Townships of Spence, Chapman, Ryerson and Lount.

6.—That territory bounded on the west by the western boundaries of the Townships of Pringle and Patterson, and the western boundary of the Township of Patterson, produced to the French River and Lake Nipissing; on the east by the boundary of the District of Parry Sound, and on the south by the southern boundaries of the Townships of Himsworth, Gurd and Pringle.

7.—The Townships of Machar, Laurier, Strong and Joly.

PEEL.

B. F. Justin, Judge, Brampton.

W. S. Morphy, C.C.A. and C.P., Brampton.

1.—Township of Brampton, Township of Chinguacousy and northern division of the Township of Toronto Gore.

2.—Village of Streetsville, Township of Toronto and southern division of the Township of Toronto Gore.

3.—Township of Caledon.

4.—Village of Bolton, Township of Albion.

PERTH.

J. A. Barron, Judge, Stratford.

G. G. McPherson, C.C., and C.P., Stratford.

1.—To consist of all that part of the Township of North Easthope west of the line between lots 25 and 26, and south of the road between the 8th and 9th concessions, and all that part of the Township of South Easthope west of the side line between lots 25 and 26; all that part of the Townships of Downie and Gore north and east of the concession line between the 10th and 11th concessions and the Oxford Road; and all the Township of Ellice from the 1st to 13th concession, inclusive.

2.—To consist of all that part of the Township of Fullarton not included in Division No. 3, and the Townships of Hibbert and Logan.

3.—To consist of that portion of the Township of Downie west of the Oxford Road, and south of the concession line between the 10th and 11th concessions; the Township of Blanchard; all that part of the Township of Fullarton comprising the 13th and 14th concessions, and south of a road leading from Mitchell Road, between lots 24 and 25, east of lots 3 in the 10th concession; thence east along the line between the 10th and 11th concessions to the town line.

4.—To consist of that part of the Township of North Easthope east of the line between lots 25 and 26, and the north of the 8th concession, inclusive, with

the 9th and 10th concessions; all that part of the Township of South Easthope not included in Division 1.

5.—To consist of the Township of Mornington, and all that part of the Township of Elma from lots 13 to 72, both numbers inclusive, of the 1st concession, and from lots 27 to 16, both numbers inclusive, in and from the 2nd to the 18th concession, both concessions inclusive, of the said Township of Elma; and concessions 14, 15 and 16 of the Township of Ellice; and concessions 11, 12, 13 and 14 of the Township of North Easthope.

6.—To consist of the Township of Wallace and all that part of the Township of Elma from the 1st concession to the 18th concession, both concessions inclusive, and comprising lots Nos. 1 to 52, both inclusive, of the 1st concession, and lots Nos. 1 to 26 inclusive, from the 2nd to the 18th concession, both concessions inclusive.

PETERBOROUGH.

E. C. S. Huycke, Judge, Peterborough.

G. W. Hatton, C.C.A., and C.P., Peterborough.

1.—Shall comprise the City of Peterborough, the Townships of North Monaghan and Ennismore, all the Township of Smith lying south of the 7th concession, all that part of the Township of Otonabee lying west of the 8th concession and north of lots Nos. 21 and all that part of the Township of Douro lying south of lots numbered 11.

2.—Shall comprise the Village of Norwood, the Township of Asphodel, and all that part of the Township of Dummer lying east of the 5th concession and that part of the said Township of Dummer lying west of the 6th concession and south of lots numbered 11.

3.—Shall comprise that part of the Township of Smith lying north of the 6th concession, all that part of the Township of Douro lying north of lots numbered 10, that part of the Township of Dummer lying west of the 6th concession and north of lots numbered 10, the Township of Galway, the Township of Harvey and the Village of Lakefield.

4.—Shall comprise the Townships of Anstruther, Burleigh, Cavendish and Chandos.

5.—Shall comprise the Townships of Belmont and Methuen and the Village of Havelock.

6.—Shall comprise the Township of Otonabee, except that part thereof lying west of the 8th concession and north of lots numbered 21.

PRESCOTT AND RUSSELL.

A. Constantineau, Judge, L'Orignal.

C. G. O'Brian, J.J., L'Orignal.

Louis Coté, C.C.A., and C.P., L'Orignal.

1.—Comprises the whole of the Township of Longueuil, the municipality of the Village of L'Orignal, and the 1st concession of the Township of Caledonia.

2.—Comprising all that part of the Township of West Hawkesbury, extending from front of 3rd concession to the rear of the said township.

3.—Comprises the whole of the Township of East Hawkesbury.

4.—Comprising the Township of North Plantagenet, and that part of the Township of South Plantagenet lying north of the Nation River.

- 5.—Comprising the whole of the Township of Cumberland.
- 6.—Comprising the whole of the Township of Russell.
- 7.—Comprising the two front concessions of the Township of West Hawkesbury, and the Municipality of Hawkesbury Village, within the same.
- 8.—Comprising the Township of Caledonia (excepting the 1st concession of the said township), and also that portion of the Township of South Plantagenet lying south and east of the Nation River.
- 9.—Comprising the whole of the Township of Alfred.
- 10.—Comprising the whole of the Township of Clarence.
- 11.—Comprising the whole of the Township of Cambridge.

PRINCE EDWARD.

Ivan McLean, Judge, Picton.

R. H. Hubbs, C.C.A., and C.P., Picton.

1.—The Town of Picton, the 2nd and 3rd concessions of "Military Tract" from the west line of No. 13 eastward; Gore "G"; 1st and 2nd concessions north of the Carrying Place, 1st concession southeast of the Carrying Place, and 2nd concession north of Black River, including Gores "K" and "L" and McCan Gores, all in the Township of Hallowell; Block "I" in the concession north and east of East Lake, and Gore "B" in the Township of Athol, and 1st and 2nd concessions south of the Bay of Quinte, and Gore "A" in the Township of North Marysburg, and 1st concession southwest of Green Point to the end of Carman's Point in Sophiasburg.

2.—The Township of South Marysburg, and the Southern part of Athol, commencing at the outlet of East Lake, thence down to the head of the Lake, thence down to the base line between the 1st concession south and the 1st concession north of East Lake, till it strikes the township line of Hallowell, thence down said township line till it strikes South Marysburg.

3.—The Township of Sophiasburg, together with Big Island, excepting the 1st concession southwest of Green Point to the end of Carman's Point.

4.—All that part of the Township of Ameliasburg lying east of the line between lots 86 and 87, in the 1st, 2nd, 3rd and 4th concessions of said township, including Huff's Island.

5.—That part of the Township of Hillier not included in the 7th division, also the 1st and 2nd concessions north of West Lake, and west of lot No. 7 in the said concession, and that part of Irwin Gore lying north and west of lot No. 7 in the 2nd concession and the west part of the 2nd concession produced west of lot No. 74 in that concession in the Township of Hallowell.

6.—Block (IV.) four, concession south side of West Lake, 1st concession "Military Tract," 2nd and 3rd concessions of said tract west of Lots No. 13, in those concessions, "Gore E," 1st and 2nd concessions north of West Lake, and east of lot No. 6 in those concessions; the Gerrow Gore and that part of Irwin Gore not included in Division No. 8, and all that part of the 2nd concession produced east of lot No. 75 in the Township of Hallowell.

7.—All that part of the Township of Ameliasburg lying west of the line between lots No. 86 and 87, in the 1st, 2nd, 3rd and 4th concessions of said township; all that part of the 4th and 5th concessions of the Township of Hillier west of the line between lots 86 and 87 and the 3rd concession west of the line between lots No. 22 and 23, with that part of the 2nd concession lying North of Pleasant Bay in the said Township of Hillier.

8.—All the point lying east of the west line of Marshland's Gore, the concession lying north of Smith's Bay and Waupoos Island in the Township of North Marysburg.

DISTRICT OF RAINY RIVER.

A. McLennan, Judge, Fort Frances.

N. L. Croome, C.C.A. and C.P., Fort Frances.

1.—To comprise all that part of the said District lying east of the east boundaries of the Townships of Aylesworth, Lash, Carpenter, Kingsford and Fleming, and east of the east boundary of the said Township of Fleming produced north to the north boundary of the said District.

2.—To comprise all that part of the said District lying west of Division No. 1 and east of the east boundaries of the Townships of Morley, Morley Additional, Pattullo, Sifton and Dewart, and east of a line drawn north astronomically from the northeast angle of the said Township of Dewart to the north boundary of the said District.

3.—To comprise all that part of the said District lying west of Division No. 2.

RENFREW.

J. M. McNamara, Judge, Pembroke.

J. H. Burritt, C.C.A., and C.P., Pembroke.

1.—Comprising the Town of Pembroke, the Townships of Pembroke, Stafford, Alice, Petawawa, Buchan, Rolph, Wylie, McKay, Fraser, Herd, Clara and Maria, and all that part of the Township of Wilberforce from the 18th to the 25th concessions, both inclusive, and also those parts of the 14th, 15th, 16th and 17th concessions of the same Township of Wilberforce lying north of Snake River and east of Lake Dore.

2.—Comprising all that part of the Township of Westmeath lying east and north of the Muskrat Lake and River, and all those parts of the Township of Ross, from the 5th to the 9th concessions, both inclusive, east of Muskrat Lake, and from the 7th to the 13th (of the other) concessions, both inclusive, of the said Township of Ross.

3.—Comprising the Town of Renfrew and the Townships of Horton, Admas-ton, Bagot, Blythfield, Brougham and Matawachan, in the said County of Renfrew.

4.—Comprising the Village of Arnprior and the Township of McNab.

5.—Comprising the Townships of Grattan, Sebastopol, South Algona, North Algona, and all that part of the Township of Wilberforce, from the 1st to the 17th concessions, both inclusive, excepting those parts of the 14th, 15th, 16th and 17th concessions of said Township of Wilberforce lying north of Snake River and east of Lake Dore.

6.—Comprising the Township of Bromley, and all that part of the Township of Westmeath west of Muskrat Lake, and all those parts of the Township of Ross, from the 1st to the 14th concessions, both inclusive, of the said Township of Ross.

7.—Comprising the Townships of Brudenell, Radcliffe, Raglan, Lynedoch, Griffith, Hagarty, Sherwood, Jones, Richards and Burns.

SIMCOE.

G. N. Vance, Judge, Barrie.

E. A. Wismer, J.J., Barrie.

J. R. Cotter, C.C.A., and C.P., Barrie.

1.—Comprising the Town of Barrie, the Township of Vespra, except that portion lying west of the Nottawasaga River, and excepting also lots Nos. 38, 39 and 40, in the 1st and 2nd concessions, and lots Nos. 1, 2 and 3 in the 3rd, 4th, 5th, 6th and 7th concessions respectively. That portion of the Township of Oro lying south of lots Nos. 21 in the 1st and 2nd concessions (including the ranges), and south of lots Nos. 13 in the 3rd, 4th, 5th, 6th, 7th and 8th concessions respectively; that portion of the Township of Innisfil lying east of lots Nos. 5 in the 6th, 7th and 8th concessions, and that portion lying north of the 8th concession; that portion of the Township of Essa lying north of lots Nos. 19 in the 7th, 8th, 9th, 10th and 11th concessions.

2.—The Village of Bradford, the Township of West Gwillimbury, excepting thereout lots Nos. 1, 2, 3, 4 and 5 in the 14th and 15th concessions; the Township of Innisfil, excepting that portion lying north of the 5th concession, and excepting also lots Nos. 1, 2, 3, 4 and 5 in the 1st, 2nd, 3rd, 4th and 5th concessions thereof.

3.—The Township of Tecumseh, excepting concessions 12, 13, 14 and 15; the Township of Adjala, excepting that portion lying north of lot No. 25 in the 8th concession thereof.

4.—The Town of Collingwood, the Village of Stayner, that portion of the Township of Nottawasaga lying north of lot No. 18 in the 12th concession thereof; that portion of the Township of Sunnidale lying north of the 8th concession; that portion of the Township of Floss lying west of the Nottawasaga River; the islands in Lake Huron contiguous to the Township of Nottawasaga.

5.—The Township of Floss, except that portion lying west of the Nottawasaga River; the Township of Medonte, except that portion lying east of the 10th concession and north of lots Nos. 10 in the 9th and 10th concessions respectively; that portion of the Township of Oro lying north of the southern boundaries of lots Nos. 21 in the 1st and 2nd concessions, and north of the southern boundaries of lots Nos. 13 in the 3rd, 4th, 5th, 6th, 7th and 8th concessions respectively; lots Nos. 38, 39 and 40 in the 1st and 3rd concessions, and lots Nos. 1, 2 and 3 in the 3rd, 4th, 5th, 6th and 7th concessions of the Township of Vespra.

6.—The Town of Orillia, the Township of Orillia, southern division, the Township of Orillia, northern division, except that portion lying north of lots Nos. 15 in the first seven concessions thereof; that portion of the Township of Oro lying east of the 8th concession; that portion of the Township of Medonte, being composed of lots Nos. 1 to 6 (both inclusive) in the 11th, 12th, 13th, and 14th concessions; the islands in Lake Simcoe contiguous to the townships and portions of townships above described lying wholly or for the most part opposite thereto.

7.—The Township of Nottawasaga, except that portion lying north of lot No. 18 in the 12th concession thereof; the Township of Sunnidale, except that portion lying north of the 8th concession; that portion of the Township of Vespra lying west of the Nottawasaga River; that portion of the Township of Essa lying north of lots 19 in the 1st, 2nd, 3rd, 4th, 5th and 6th concessions; that portion of the Township of Tossorontio lying north of lots Nos. 20 in each of the seven concessions thereof.

8.—The Township of Essa, except that portion lying north of lots Nos. 19 in each of the eleven concessions thereof; the Township of Tossorontio, except that portion lying north of lots Nos. 20 in each of the seven concessions thereof; that

portion of the Township of Innisfil, being composed of lots Nos. 1, 2, 3, 4 and 5 in the 1st, 2nd, 3rd, 4th, 5th, 6th, 7th and 8th concessions; the 12th, 13th, 14th and 15th concessions of the Township of Tecumseh; lots Nos. 1, 2, 3, 4 and 5 in the 14th and 15th concessions of the Township of West Gwillimbury; that portion of the Township of Adjala lying north of lots Nos. 25 in the eight concessions thereof.

9.—The Town of Penetanguishene and the Village of Midland, the Township of Tiny; that portion of the Township of Tay lying west of the 8th concession; the islands in Lake Huron contiguous to the Township of Tiny, and to that part of the Township of Tay, forming part of the 9th division, and lying wholly and for the most part opposite thereto.

10.—The Township of Matchedash, that portion of the Township of Orillia, northern division, lying north of lots Nos. 15, in the first seven concessions thereof; that portion of the Township of Medonte lying north of lots Nos. 6, in the 11th, 12th, 13th and 14th concessions, and that portion lying north of lots Nos. 10, in the 9th and 10th concessions thereof; the Township of Tay, except that portion lying west of the 8th concession; the island in Lake Huron, contiguous to that portion of the Township of Tay, forming part of the 10th division, and lying wholly or for the most part opposite thereto.

NOTE.—Each of the said several divisions shall include all allowances for roads embraced within its external limits, and shall also extend to the centre of every allowance for road lying external and adjacent to every such division, excepting always where any such last-mentioned allowance is hereinbefore declared to belong to or form part of any particular division.

STORMONT, DUNDAS AND GLENGARRY.

J. R. O'Reilly, Judge, Cornwall.

J. W. Liddell, J.J., Cornwall.

J. G. Harkness, C.C.A. and C.P., Cornwall.

1.—Township of Charlottenburg, in the County of Glengarry.

2.—Township of Lochiel, in the County of Glengarry.

3.—Township of Cornwall, in the County of Stormont.

4.—Township of Osnabrock, in the County of Stormont.

5.—Township of Williamsburg, in the County of Dundas.

6.—Township of Matilda, in the County of Dundas.

7.—Township of Mountain, in the County of Dundas.

8.—Township of Finch, in the County of Stormont.

9.—Township of Lancaster, in the County of Glengarry.

10.—Township of Winchester, in the County of Dundas.

11.—Township of Roxborough, in the County of Stormont.

12.—Township of Kenyon, in the County of Glengarry.

SUDBURY.

J. J. Kehoe, Judge, Sudbury.

R. R. McKessock, C.A. and C.P., Sudbury.

1.—To comprise so much of the District not included in Division No. 4, as lies east of a line commencing at the south-west angle of Township No. 82 produced north to the north-west angle of the Township of Fairbank, thence east to the south-east angle of the Township of Rayside, thence north to the north-east

angle of the Township of Kitchener, and so much of the District as lies north of the line drawn from the north-east angle of the Township of Kitchener, produced to the south-west angle of the Township of Botha, thence north to the north-west angle of said Township, and produced to the western boundary of the District, and all the territory lying east of a line produced north from the boundary of the District, between Townships Nos. 16 and 17 produced to the south-east angle of the Township of Shenango, thence west to the south-west angle of said Township, thence north to the boundary of the District.

2.—So much of the District as lies south of a line produced easterly from the south-west angle of the Township of Forks to the north-west angle of the Township of Botha, thence to the southern boundary of said Township, thence east to the north-east angle of the Township of Kitchener, thence south to the south-east angle of the Township of Rayside, thence west to the boundary of the District.

3.—So much of the District as lies west of a line produced north from the south-west angle of Township No. 82 to the north-west angle of the Township of Fairbank, thence west to the boundary of the said District.

4.—So much of the District that lies east of a line between Townships of Allen and Bigwood produced north to the northern boundary of the District

5.—So much of the District as lies west of a line drawn from the north-east angle of the Township of Shenango and produced to the southern boundary of the District, excepting said Township.

DISTRICT OF TEMISKAMING.

H. Hartman, Judge, Haileybury.

G. H. Hayward, J.J.

F. L. Smiley, C.A. and C.P., Haileybury.

1.—To be composed of that portion of the District lying south of the northerly boundary of the Townships of Klock, Barr, Firstbrook, and Bucke, and east of the line between the Townships of Van Nostrand and Klock, produced southerly to the boundary of the District.

2.—To be composed of the Townships of Cane, Henwood, Kearns, Harley, Casey, Auld, Lundy, Hudson, Dymond, Harris, Hilliard and Brethour including the Town of New Liskeard.

3.—So much of the District that lies north of the northern boundary of the Townships of Cane, Henwood, Kerns, Hilliard and Brethour and east of the boundary line between the Townships of Tudhope and Bryce, produced northerly to the north-west angle of the Township of Bernhardt, thence east to the boundary of the District.

4.—So much of the District as lies south of the southerly boundary of the Township of Langmuir produced easterly to the north-west angle of the Township of Bernhardt and west of the line between the Townships of Maisenville and Bernhardt, produced southerly to the southern boundary of the District.

5.—So much of the District as lies west of a line produced north from the south-east angle of the Township of Geikie to the north-east angle of the Township of Douglas, thence east to the south-east angle of the Township of Blackstock, thence north to the north-east angle of the Township of German, thence west to the north-west angle of said Township, thence north to the north-east angle of Evelyn, thence west along the northern boundary of said Township, thence north

to the north-east angle of the Township of Duff, thence west to the boundary of the District.

6.—So much of the District as lies north of the southern boundary of the Township of Kirkland produced east and west to the boundary of the District.

7.—So much of the District as lies north of a line drawn from the south-west angle of the Township of Timmins to the eastern boundary of the District and east of a line produced north from the south-west angle of said Township to the north-west angle of the Township of Stock, thence west to the south-west angle of the Township of Dundonald, thence north to the north-west angle of said Township, thence west to the south-west angle of the Township of Little, thence north to the north-west angle of the Township of Mann.

THUNDER BAY DISTRICT.

H. H. O'Leary, Judge, Port Arthur.

Jno. McKay, J.J., Port Arthur.

W. F. Langworthy, C.A., and C.P., Port Arthur.

1.—All that part of the district lying west of the meridian of 87 degrees of west longitude, to the meridian of the most easterly part of Hunter's Island, excepting therefrom the Municipality of Neebing.

3.—Comprising the Municipality of Neebing.

VICTORIA.

W. D. Swayze, Judge, Lindsay.

H. McMillan, J.J., Lindsay.

T. H. Stinson, C.C.A. and C.P., Lindsay.

1.—The first consists of the following townships and parts of townships, viz.: Of the 15th concession of the Township of Mariposa, and the Township of Eldon, except the ranges north and south of the Portage Road.

2.—All the Township of Fenelon, except that portion lying east of the Scugog River, and south of Sturgeon Lake, and the Township of Somerville.

3.—The Township of Verulam.

4.—The Township of Emily.

5.—The Town of Lindsay, Township of Ops, and that portion of the Township of Fenelon, lying east of the Scugog River, and south of Sturgeon Lake.

6.—The Township of Mariposa, except the 15th concession.

7.—The Townships of Carden and Dalton, Laxton, Digby and Longford, and the Township of Bexley, and that portion of the Township of Eldon north of Portage Road, and the range south of Portage Road.

WATERLOO.

E. J. Hearn, Judge, Kitchener.

D. S. Bowlby, C.C.A., and C.P., Kitchener.

1.—All that portion of the Township of Waterloo lying north of Blockline on the west side of the Grand River and that part of the upper block of said township lying north of said township lying on the east side of the Grand River, north

of lots Nos. 115, 109, 104, 86 and 95, to the Guelph Township line, including the Towns of Kitchener and Waterloo.

2.—All that part of the Township of Waterloo lying south of the Blockline on the west side of the Grand River, and that part lying on the east side of the Grand River, south of the northern boundary of lots Nos. 115, 109, 104, 85 and 95, to the Guelph Township line, including the Villages of Preston and Hespeler.

3.—All that portion of the Township of North Dumfries lying east of lot No. 19 in the 7th concession, and running a course with eastern boundary of the said lot in a northerly direction up to the 12th concession; thence along the eastern boundary of lot No. 23, in the said 12th concession, to the township line, including the Town of Galt.

4.—The Township of Wilmot, including the Village of New Hamburg.

5.—The Township of Wellesley.

6.—The Township of Woolwich.

7.—All that part of the Township of North Dumfries lying west of the eastern boundary of said lot No. 19, in the 7th concession; thence along the eastern limits of the said lot No. 19, the same course thereof, in a northerly direction to the 15th concession; thence along the westerly limit of lot No. 23, in the said 12th concession to the township line, including the Village of Ayr.

WELLAND.

L. B. C. Livingstone, Judge, Welland.

T. D. Cowper, C.C.A., and C.P., Welland.

1.—The Township of Crowland; that part of the Township of Thorold lying south of the lines between lots 178 and 195, running through to Pelham; that part of Pelham lying south of the 4th concession, and that part of Humberstone lying north of the concession line, between the 4th and 5th concessions, being the whole of the 15th concession and the Town of Welland.

2.—The Township of Wainfleet.

3.—The Township of Bertie, and those parts of the Township of Humberstone not included in Nos. 1 and 6, and the Village of Fort Erie.

4.—The Township of Willoughby, the Village of Chippawa, and that part of the Township of Stamford south of the line between lots 136 and 137; easterly from the westerly limit of the township to the south-east angle of lot No. 133; thence north on the line between lots Nos. 132 and 133, to the northern boundary of the township, including the towns of Clifton and Navy Island.

5.—Those parts of the Township of Stamford, Thorold and Pelham not included in any other division, and the Town of Thorold.

6.—All the Township of Humberstone lying south of the 5th concession, and west of the side lines between lots Nos. 9 and 10, in the several other concessions thereof, and the Village of Port Colborne.

WELLINGTON.

L. M. Hayes, Judge, Guelph.

A. Spotton, J.J., Guelph.

H. M. Kearns, C.C.A., and C.P., Guelph.

1.—The Town and Township of Guelph.

2.—The Township of Puslinch.

The Township of Eramosa.

4.—The Township of Nichol, excepting the 11th and 12th concessions; the Municipality of Fergus; the first eight concessions of the Township of Garafraxa; and lots 1 to 18, both inclusive, in concessions A and B of the Township of Peel; lots 13, 14, 15, 16, 17 and 18, in concessions 18 and 19, and lots 19, 20 and 21 in the 17th concession of the Township of Peel.

5.—The Township of Erin.

6.—The Township of Pilkington, and the 11th and 12th concessions of the Township of Nichol; the Municipality of the Village of Elora, and lots Nos. 19 and upwards belonging to the 9th, 10th, 11th, 12th, 13th, 14th, 15th and 16th concessions of Peel.

7.—Concessions 1 to 16, inclusive, of the Township of Maryboro' and concessions 1 to 16, inclusive, of the Township of Peel, except lots 19, 20, 21, 22 and 23 of those concessions in that township.

8.—That part of the Township of Arthur south and southeast of lot 15, on the west side of the Owen Sound Road, in the Township of Arthur; that part of the Township of Luther from 1 to 16, both inclusive; and lots 1 to 12, both inclusive, of the 17th and 18th concessions of the Township of Peel; lots 5 to 11, both inclusive, of the 19th concession of said Township of Peel; and lots 19 to 23, both inclusive, of concessions A and B of said Township of Peel.

10.—The Township of Minto.

11.—The Town of Mount Forest, and that part of the Township of Arthur north of lot 16, west of the Owen Sound Road; lot 17, on the Owen Sound Road, and lot 13, east of the Owen Sound Road.

WENTWORTH.

C. G. Snider, Judge, Hamilton.

J. G. Gauld, J.J., Hamilton.

S. F. Washington, C.C.A., and C.P., Hamilton.

1.—All that part of the Township of Barton lying east of the lines between lots 14 and 15, and all that part of Hamilton City east of Hughson street.

2.—The whole of the Township of Flamboro' West, the Town of Dundas, and the east half of the Township of Ancaster.

3.—The whole of the Township of Flamboro' East.

4.—The whole of the Township of Beverly and the west half of the Township of Ancaster.

5.—The whole of the Township of Saltfleet.

7.—The whole of the Township of Glanford.

8.—The whole of the Township of Binbrook.

9.—All that part of the Township of Barton lying west of the lines between lots 14 and 15, and that part of Hamilton City west of Hughson street.

YORK.

E. Coatsworth, Judge, Toronto.

F. M. Morson, J.J., Toronto.

C. H. Widdifield, J.J., Toronto.

J. H. Denton, J.J.

Eric Armour, C.C.A., Toronto.

H. E. Irwin, C.P., Toronto.

1.—The City of Toronto east of Yonge street, at date 14th September, 1875 (i.e., Bloor, Sherbourne and Howard streets on the north, the Don on the east, down to Queen street, and south of Queen street as far as Lee avenue).

2.—Concessions 5 and 11, inclusive, of the Township of Markham, and concessions 5 to 10, inclusive, of the Township of Whitchurch, from 1 to 10, inclusive, together with the Villages of Markham and Stouffville.

3.—Concessions 1 to 4, inclusive, of the Township of Markham, and concessions 1 to 4, inclusive, of the Township of Whitchurch, from lots 1 to 10, inclusive, and concessions 1 to 3, inclusive, of the Township of Vaughan.

4.—The Township of Whitchurch, from the line between lots 10 and 11 northward; and the Township of East Gwillimbury.

5.—The Townships of Georgina and North Gwillimbury.

6.—The Township of King and the incorporated Village of Aurora.

7.—Concessions 4 to 11, inclusive, of the Township of Vaughan.

8.—All that portion of the Township of York lying west of Yonge street, and the Township of Etobicoke.

9.—Township of Scarboro' and all that portion of the Township of York which lies east of Yonge street and the Village of Leslieville.

10.—The city of Toronto, west of Yonge Street, at date of 10th September, 1875 (i.e., Bloor street on the north and Dufferin street on the west).

DIVISION COURT TARIFF.

Form I.

1.—CLERK'S FEES.

1. Receiving claim, numbering and entering in procedure book	\$ 25
(This item to apply to entering in the procedure book a transcript of judgment from another Court but not an entry made for the issue of a judgment summons.)	
2. Issuing summons, with necessary notices and warnings thereon, or judgment summons (as provided in forms) in all.	
Where claim exceeds \$10 and does not exceed \$20	50
Where claim exceeds \$20 and does not exceed \$60	60
Where claim exceeds \$60 and does not exceed \$100	80
Where claim exceeds \$100	1 50
(N.B.—In replevin and interpleader suits the value of goods to regulate the fee.)	
3. Copy of summons, including all notices and warnings thereon	25
4. Copy of claim (including particulars), when not furnished by plaintiff	25
5. Copy of set-off or counterclaim or notice of defence (including particulars), when not furnished by defendant.....	25
(Note.—In either of the last two preceding items the fee may be taxed against the party ordered to pay costs.)	
6. Receiving and entering bailiff's return to any summons, writ or warrant issued under the seal of the Court (except summons to witness and return to summons or paper from another division)	15
7. Taking confession of judgment	10
(This does not include affidavit and oath, chargeable under item 8.)	
8. Every necessary affidavit, if actually prepared by the clerk, and administering oath to the deponent	25
9. Furnishing duly certified copies of the summons and notices and papers with all proceedings, for purposes of appeal, as required by either party, per folio of 100 words	05
10. Certificate therewith	25
11. Certifying under seal of the Court and delivering to a judgment creditor a memorandum of the amount of judgment and costs against a judgment debtor, or garnishee, under The Creditor's Relief Act, or for any other purpose	25
12. Copies of papers, for which no fee is otherwise provided, necessarily required for service or transmission to the Judge, each	10
If exceeding two folios, per folio	05
13. Every notice of defence or admission entered, or other notice required to be given by the Clerk to any party to a cause or proceeding, including mailing, but not postage	15
14. Entering final judgment by Clerk, on special summons, where claim not disputed.	
Where claim does not exceed \$60	50
Where claim exceeds \$60	75

15. Entering every judgment rendered at the hearing, or final order made by the Judge.	
Where claim does not exceed \$60	\$0 50
Where claim exceeds \$60	75
(Note.—this fee does not apply to any proceeding on judgment summons.)	
(These fees will include the service of recording at the trial and afterwards entering in the procedure book the judgment, decree and order in its entirety, rendered or made at the trial. If a garnishee proceeding before judgment, these fees will be allowed for the judgment in respect to the primary debtor, and like fees for the adjudication, whenever made, in respect to the garnishee.)	
16. Subpœna to witness	25
(The subpœna may include any number of names therein and only one original subpœna shall be taxed, unless the Judge otherwise orders.)	
17. For every copy of subpœna required for service	10
18. Summons for jury (including copy for each jurymen), when required by parties	1 25
19. Calling and returning jury ordered by the Judge	25
20. Every order of reference, or order for adjournment, made at hearing, and every order requiring the signature of the Judge, and entering the same, including final order on judgment debtor's examination..	25
(Any warning necessary with order forms part of the order.)	
21. Transcript of judgment to another Division Court	50
22. Every writ of execution, warrant of attachment, or warrant of commitment, and delivering same to bailiff.	
Where claim does not exceed \$60	50
Where claim exceeds \$60 and does not exceed \$100	75
Where claim exceeds \$100	1 00
23. Renewal of every summons or writ of execution, when ordered by the judgment creditor, or warrant of commitment, when ordered by judge	25
24. Every bond, when necessary, and prepared by the Clerk (including affidavits of justification and of execution)	1 00
25. Transmitting transcript of judgment; or transmitting papers for service to another division; or to the judge, on application to him, including necessary entries and mailing, but not including postage	25
26. Receiving papers from another division for service, entering the same, handing to the bailiff, receiving and entering his return and transmitting the same (if return made promptly, not otherwise)	30
27. Search by a person not a party to the suit or proceeding to be paid by the applicant	10
Search by a party to the suit or proceeding, where the suit or proceeding is over one year old	10
(No fee is chargeable for search to a party to the suit or proceeding, if the same is not over one year old.)	
28. Taxing costs, in defended suits, after judgment pronounced by the Judge	25
29. Making out statement of costs in detail (including bailiff's fees) at the request of any party	10
(Neither item 28 nor 29 applies to statement of costs endorsed on summons or copy to be served.)	

30. Taxing bailiff's costs, under section 187 of the Division Courts Act....	\$0 25
31. Every necessary letter written to any party to any cause, matter or proceeding in the court	15
(A letter shall not be considered necessary when a notice contains the same information.)	

2.—BAILIFF'S FEES.

1. Service of summons issued under the seal of the Court, or Judge's summons or order on each person, except summons to witness and summons to juryman:	
Where claim exceeds \$10 and does not exceed \$20	\$0 40
Where claim exceeds \$20 and does not exceed \$60	50
Where claim exceeds \$60 and does not exceed \$100	75
Where claim exceeds \$100	1 00
(In interpleader suits the value of the goods to regulate the fee.)	
2. For every return as to service under item 1; attending at the clerk's office and making the necessary affidavit	15
3. Service of summons on witness or juryman, or service of notice	25
4. Taking confession of judgment and attending to prove	10
5. For calling parties and their witnesses at the sitting of the court in every defended case, and at the hearing of every judgment summons.	15
6. Enforcing every writ of execution or summons of replevin, or warrant of attachment or warrant against the body, each:	
Where claim does not exceed \$20	65
Where claim exceeds \$20 and does not exceed \$60	1 00
Where claim exceeds \$60	1 50
(Where good replevied, the value of goods to regulate the amount of the fee. This fee does not include service of summons in replevin on defendant.)	
Fees under Creditor's Relief Act (see section 187 of 10 Edw., cap. 32: and section 26 of R.S.O. cap. 48, 9 Edw. VII.) shall be taxed according to the tariff.	
7. Every mile or fraction of a mile necessarily travelled to serve summons, or process, or other necessary papers, or in going to seize on a writ of execution, where money, paid on demand, or made on execution, or case settled after seizure	15
8. Mileage going to arrest under warrant, when arrest made, per mile or fraction of a mile	15
9. Mileage carrying delinquent to prison, including all expenses and assistance, per mile, or fraction of a mile	25
10. Every schedule of property seized, attached, or replevied, including affidavit of appraisal, when necessary:	
Exceeding \$10 and not exceeding \$20	30
Exceeding \$20 and not exceeding \$60	50
Exceeding \$60	75
11. Every bond, when necessary, when prepared by the bailiff, including affidavit of justification and execution	1 00
12. Every notice of sale, not exceeding three, under execution, or under attachment, each	25

13. Reasonable allowances and disbursements, necessarily incurred in the care and removal of property:
- (a) If a bailiff removes property seized, he is entitled to the necessary disbursements, in addition to the fees for seizure and mileage.
 - (b) If he takes a bond, then to \$1.00 instead of disbursements for removal of property.
 - (c) If assistance is necessary in the seizure, or securing, or retaining of property, the bailiff is entitled to the disbursements for such assistance.
 - (d) All charges for disbursements are to be submitted to the clerk for taxation, subject to appeal to the Judge.
 - (e) The bailiff must in all cases endorse a memorandum of all his charges on the back of the execution, or state them on a separate slip of paper, so that the clerk may conveniently tax the bailiff's charges for fees and disbursements.
 - (f) The clerk in all cases to sign the memorandum of his taxation and preserve it among the papers in the cause, together with the execution, for future reference, and thereby enable the clerk to certify the bailiff's returns properly.
14. If execution or process in attachment in the nature of execution be satisfied in whole or in part, after seizure and before sale, whether by action of the parties or otherwise, the bailiff shall be entitled to charge and receive 3 per cent. on the amount directed to be levied; or on the amount of the value of the property seized, whichever shall be the lesser amount.
15. Poundage on executions, and on attachments in the nature of executions, 5 per cent., exclusive of mileage for going to seize and sell, upon the amount realized from property necessarily sold.

3.—FEES TO WITNESSES AND APPRAISERS.

Allowances to Witness.

Attendance, per diem, to witnesses within three miles of the place where the Court is held, if within the county	\$0 75
And if without the county	1 00
Attendance, if witness resides over three miles from the place of sittings and within the county, per diem	1 00
Attendance, if witness resides without the county and more than three miles of the place of sittings, per diem	1 50
Barristers and solicitors, physicians and surgeons, engineers and veterinary surgeons, other than parties to the cause, when called upon to give evidence of any professional service rendered by them, or to give professional opinions, per diem	4 00

(Note.—Disbursements to surveyors, architects and professional witnesses, such as are entitled to specific fees, by statute, are to be taxed, as authorized by such statute.

If witnesses attend in one case only, they will be entitled to the full allowance.

If they attend in more than one case, they will be entitled to a proportional part in each case only.)

The travelling expenses of witnesses, over three miles, shall be allowed according to the sums reasonably and actually paid, but in no case shall exceed 20 cents per mile, one way.

FEES OF APPRAISERS.

Fees to Appraisers of Goods, etc., seized under Warrant of Attachment. To each appraiser, \$1.00 per day, during the time actually employed in appraising goods—to be paid in the first instance by plaintiff and allowed as costs in the cause.

FEES IN SUITS NOT EXCEEDING \$10.

(Section 48, D.C. Act.)

Clerk.

For all services, from entering action, or suing out a judgment or interpleader summons, up to and including the entering of final judgment, or final order on any such judgment or summons, in case the action proceeds to judgment or final order \$1 25
In case the action does not proceed to judgment or final order, the fees heretofore, or that may hereafter be payable, but not exceeding in the whole the said sum.
For issuing writ of execution, warrant of attachment, or warrant for arrest of delinquent and entering the return thereto 50

Bailiff.

For all services rendered in serving summons and making return, and any other service that may be necessary before the judgment is entered by the clerk or pronounced by the Judge, mileage excepted 50
For enforcing execution, schedule of property seized, or attached, bond where necessary, and all other necessary acts done by him, after seizure, mileage excepted, if money made or case settled, after levy.. 1 00
(Necessary disbursements incurred in the care and removal of property shall be allowed to be first allowed by the clerk, subject to the approval of the Judge.)

ANNUAL REPORT
OF THE
Inspector of Division Courts
FOR THE
PROVINCE OF ONTARIO
FOR THE YEAR
1921

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:
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1921

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THE RYERSON PRESS.

TORONTO, February 1st, 1922.

To His Honour COLONEL HARRY COCKSHUTT,

Lieutenant-Governor of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to Your Honour the Report of the Inspector of Division Courts of the Province of Ontario, for the year ending 31st December, 1921.

Respectfully submitted,

W. E. RANEY,

Attorney-General.

TORONTO, February 1st, 1922.

SIR,—I have the honour to submit herewith, to be presented to His Honour the Lieutenant-Governor, the Report of the Inspector of Division Courts, for the year ending 31st December, 1921.

I have the honour to be, Sir,

Your obedient servant,

W. W. ELLIS,

Inspector.

TO THE HONOURABLE W. E. RANEY, K.C.,
Attorney-General, Toronto.

Annual Report of the INSPECTOR OF DIVISION COURTS For the Province of Ontario

FOR THE YEAR ENDING 31st DECEMBER, 1921

Toronto, February 1st, 1922.

To His Honour,

HENRY COCKSHUTT, Esq.,

Lieutenant-Governor of Ontario.

MAY IT PLEASE YOUR HONOUR:

I have the honour to submit the following report upon the Division Courts of the Province for the year ending 31st December, 1921.

The tables herewith submitted contain a large amount of useful information regarding these courts.

Complete figures are given showing the volume of business transacted in each Division Court as returned by the Clerks and Bailiffs throughout the Province.

Table "A" shows the number of suits entered in each County during the year, the total amount of claims entered exclusive of transcripts of judgments and judgment summonses, the number of transcripts of judgments the number of judgment summonses issued, and the amount of suitors' moneys paid into and out of court, etc.

Table "B" gives a correct list of the several Division Court Clerks throughout the Province, together with their Post Office Address, the county or district, in which their office is situated, and the number of their court.

Table "C" gives the same information regarding the bailiffs.

Table "D" gives the Division Court limits of the respective divisions in the Province, together with the names of the judicial officers.

NUMBER OF SUITS ENTERED.

The volume of business transacted in the Division Courts throughout the Province for the year, established a new high record, there being over 70,000 claims entered for suit (exclusive of transcripts of judgment and judgment summonses) for the huge sum of \$4,337,519.00.

During the years of the Great War, the business remained practically stationary, until 1920 when there were 56,633 claims entered which was an increase of 10,000 claims over the year 1919. The increase in 1921, is not altogether owing to the general depression that has been experienced in the commercial world during the last year, but is due largely to the recent legislation passed by the

Legislature, increasing the jurisdiction of the Division Courts from \$200 to \$400 on ascertained claims, and from \$100 to \$200 on open accounts. This increased jurisdiction is proving to be very popular with business men, and the public generally, owing to the comparatively low scale of costs charged in the Division Courts.

A striking feature in connection with the larger claims now placed in the court, is the large amounts realized by the bailiffs on executions. It would appear that it is easier to enforce a writ for \$200 or more, than one for \$10 or \$20. The explanation would seem to be that a person giving credit for a small amount is prepared to take a chance of payment, but when he advances a large amount, he generally satisfies himself as to the debtor's ability to pay.

NEW TARIFF OF FEES.

During the year the Board of County Judges appointed under the provision of Section 225 of the Division Courts Act, met in Toronto, and framed a new Tariff of Clerk's and Bailiff's Fees. This Tariff was duly approved by His Honour the Lieutenant-Governor-in-Council on the 28th June but owing to the printer's strike we were unable to distribute the Tariff until the latter part of August. The main features of the new Tariff are the fees provided for the claims coming to the Division Court under the increased jurisdiction.

LEGISLATION.

At the last Session of the Legislature there were several important amendments to the Division Courts Act. Under Section 47 (4) every clerk and bailiff whose fees do not exceed \$1,000 per annum, is now paid by the local municipality where the sittings of the court is held, the sum of \$4.00 for attending each sittings of the court. This is the only tax upon the municipality in connection with the Division Courts, and it is thought that this small fee will compensate clerks and bailiffs for their loss of time in attending the sittings.

An important change which affects every bailiff in the Province was the amendment to Section 87 of the Act, which requires, that the service of a summons need not be personal unless the amount of the claim exceeds \$30.00, but may be left with the defendant's wife or a grown-up inmate of the defendant's dwelling house, or usual place of abode or business.

The fees paid to jurors under Section 145 were revised. The five jurors impanelled and sworn received the sum of \$3.00 and mileage, while the jurors not impanelled are entitled to the sum of \$1.50.

Section 130 of the Act was repealed and the following substituted therefor: "Either party may require a jury in any class of action where the amount sought to be recovered exceeds \$50.00."

Section 144 of the Act was amended by adding a sub-section giving the Judge the same power that he has in the higher courts of taking an action out of the hands of the jury.

INSPECTION.

There is continuous inspection of the Division Court Offices, and in addition to the special trips made to enquire into complaints received against clerks and bailiffs, and the visits made necessary by the frequent change in officials, we endeavour to visit each office in the Province at least once during the calendar year. This naturally entails a great deal of travelling as there are 336 Division Court Offices in the Province covering the territory from Kenora on the West to Dalhousie in the East, and Cochrane in the extreme North.

Owing to the increased importance of these courts and the large amount of moneys passing through them, it is necessary that they be checked very closely, and where the books show that moneys belonging to suitors have remained in court for any length of time, the clerk is required to give a satisfactory explanation as to why it remains in his hands. It is felt by the Department that clerks and bailiffs are now reasonably well paid for the duties imposed upon them, and we expect every officer to discharge his duties as the law requires.

Of course it must be remembered that it is only in the cities and larger towns that the volume of business is sufficient to warrant the clerks and bailiffs devoting their whole time to the duties of their office. The great majority of the officials find it necessary to engage in other occupations. Only 36 clerks and 28 bailiffs received fees in excess of \$1000, nevertheless it is most gratifying to note the care and the efficient manner in which the duties of the officers of the court are performed and particularly the court bailiffs, whose work at best is not pleasant and is often fraught with hardships and inconvenience. With a few exceptions, the duties of the clerks and bailiffs are discharged in a satisfactory manner.

VACANCIES AND APPOINTMENTS.

During the year there were 58 vacancies caused by death, resignation or removal. These vacancies were filled by the appointment of 22 clerks and 36 bailiffs.

REVENUE.

Under the Public Officer's Fees Act, every Division Court clerk, whose fees and emoluments exceed \$2,000 per annum, is required to pay to the Honourable the Provincial Treasurer a percentage, on a graded scale from 20 to 40 per cent. on the excess over \$2,000. The revenue received by the Department and paid to the Honourable the Provincial Treasurer from this source, amounted to the tidy sum of \$18,524.29. This amount is greatly in excess of the total cost of the Inspection Department.

UNCLAIMED MONEYS

Section 43 of the Act provides that all sums of money belonging to suitors or others which have been paid into court, and have remained unclaimed for six years, shall be paid over to the Treasurer of the Province, and under this head, we collected for the year \$394.71 which made the total revenue collected by the Department for the year \$18,919.00

JURY FUND.

During the year Division Court Clerks paid to their respective County Treasurers on behalf of the "Jury Fee Fund" as provided by Section 145 of the Act, the sum of \$4,302.55. There are comparatively only few Jury Trials in the Division Courts. The figures for last year show only 88 trials by jury, and the amount paid to jurors summoned \$1,415.35 leaving a surplus of \$2,887.20 in the hands of the several County Treasurers throughout the Province.

COUNSEL FEES.

In fully 90 per cent. of the claims entered in the Division Courts, judgment is signed by default, or the case is settled between the parties outside of court. By a recent amendment to the Division Courts Act, provision is made that in a contested action for more than \$100 where a counsel, solicitor or agent, has been employed by the successful party in the conduct of the cause or defence, the Judge may direct a sum of \$5.00, to be increased according to the difficulty and importance of the case to not more than \$25.00, or if the case occupies more than one day, to not more than \$50.00 to be allowed to the successful party, and added to the costs in the cause. Under this heading counsel fees aggregating \$10,110.50 were allowed in 957 contested suits.

All of which is respectfully submitted,

I have the Honour to be,

Your Honour's obedient servant,

W. W. ELLIS,

Inspector.

TABLE

Return of Division Court Business from the 1st day of January

Name of County United Counties or District.	Number of Divisions.	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Transcripts of Judgments from other Courts.	Number of Judgment summonses issued.	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court.	Total amount of Suitor's Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed does not exceed \$200 exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed is ascertained by signature and exceeds \$200.	No. of suits entered where claim is a demand for debt, account, breach of contract or money demand exceeding \$100.
Algoma....	1 2 3 4 5 6 7	2,500 38 57 10 188	122,743 24 2,262 06 4,426 06 351 13 11,731 10	6 5 1 2 3	636 65 372 49 108 22 58 08 232 98	405 2 5 4	152 33 130 76	58,347 59 1,174 21 1,055 35 150 46 3,601 26	57,552 97 1,304 97 1,055 35 3,596 26	946 95 5 00	2,819 38 52 10 174	86 3 14	396 8 15 25
Brant..	1 2 3 4 5	984 98 23 45 20	72,340 62 5,942 50 2,021 92 2,335 43 1,266 92	59 13 1 14 8	5,360 33 1,493 39 23 58 1,435 53 937 58	44 1 1	829 00 22 25 11 25	22,965 27 2,964 46 766 02 1,142 12 831 95	22,964 27 2,986 71 777 27 1,142 12 827 95	830 00 4 00	941 92 21 38 19	42 5 2	233 4 5 6 1
Bruce....	1 2 3 4 5 6 7 8 9 10 11 12	108 63 115 50 85 54 236 18 14 94 46	6,506 89 3,862 05 6,905 03 1,560 01 5,325 17 4,250 71 1,178 83 961 63 674 28 5,447 70 3,041 21	10 3 1 2 4 12 2 2 2 2 1	725 44 187 84 695 51 42 57 96 03 332 58 1,123 18 369 51 119 77 680 54 109 09	1 1 3 2 3 26 2	 61 25	2,083 96 1,192 45 3,210 58 1,187 65 3,120 60 1,487 81 5,086 69 781 75 220 60 2,599 21 963 95	2,083 96 1,192 45 3,178 23 1,187 65 3,120 60 1,487 81 4,950 71 781 75 220 60 2,599 21 963 95	 112 19 135 98	16 58 105 50 72 40 223 18 14 77 42	5 5 10 2 5 4	69 15 33 4 7 14 40 2 3 16 9
Carleton....	1 2 3 4 5 6 7	3,325 7 38 31 14 71 488	177,549 87 539 62 3,312 65 1,538 76 837 04 2,933 38 15,769 62	41 1 8 4 18	4,270 19 77 29 662 94 332 05 1,384 07	563 1 1 29	1,962 71 25 00 193 50	31,905 18 247 14 1,388 40 1,130 00 349 13 2,028 31 4,704 23	31,422 32 247 14 1,388 40 1,130 00 351 13 2,053 31 4,625 01	2,445 57 272 72	2,660 6 36 30 14 71 513	129 1 2 4	495 2 12 4 2 7 27
Dufferin....	1 2 3 4 5	125 161 4 3 43	8,014 63 8,782 86 219 50 430 00 4,554 81	6 7 1 2	550 33 576 12 120 70 1794	9 3 ..... ..... .....	..... ..... ..... ..... .....	2,400 57 4,383 99 133 45 320 00 943 54	2,400 57 4,383 99 133 45 320 00 943 54	..... ..... ..... ..... .....	119 163 4 8 36	6 2 7	26 10
Elgin.....	1 2 3 4	534 34 641 92	31,625 18 2,309 76 41,914 62 8,325 03	38 6 20 5	4,461 30 413 82 1,904 20 584 60	93 16 6	 10 00 6 54	14,327 56 770 17 15,771 74 4,021 73	14,327 56 756 32 15,771 74 4,021 73	 13 85 10 00 6 54	503 32 604 81	32 37 11	58 5 89 17
Essex....	1 2 3 4 5 6 7 8 9 10	235 336 68 80 5 286 43 1,020 242 35 5	11,230 35 19,048 70 5,131 98 7,805 51 22,355 94 3,874 80 24,201 00 19,915 19 2,505 42 430 70	8 7 15 3 14 14 345 14 5	954 38 283 59 995 15 184 70 1,409 44 392 68 4,208 00 1,202 23 316 13	31 5 19 2 375 13 4	 10 00 138 27 26 85 1,277 73 207 00 4 53	7,279 56 6,794 98 3,118 87 1,282 26 9,067 42 2,514 89 32,088 95 7,550 96 1,572 88 22 75	7,279 56 7,012 92 3,055 53 1,282 26 9,130 91 2,514 89 3,055 95 7,606 71 1,523 47 22 75	 65 67 73 34 74 78 35 00 1,529 00 151 25 53 94	9 316 66 67 265 41 340 224 37 5	8 20 2 13 21 182 18 1	25 47 20 26 84 17 340 70 11 2

A.

to the 31st day of December, A.D. 1921, inclusive, shewing:

Number of actions for tort (damages) where the amount claimed does not exceed \$60.	Number of actions for tort where the amount claimed exceeds \$60, but does not exceed \$120.	Number of actions for tort where the parties consent thereto in writing and the amount claimed exceeds \$120.	Number of actions of Replevin, where the value of the goods or other property or effects distrained, taken or detained does not exceed \$60.	Number of actions of Replevin, where the value of the goods distrained exceeds \$60.	Number of suits entered for claims not exceeding \$10.	Number of Jury Trials by Jury summoned.	Amount paid to Jurors summoned.	Amount paid to County Treasurer, as Jury Fees, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."	Amount of costs so taxed.	Clerk's Returns of Emoluments.	Bailiff's Returns of Emoluments.	Unclaimed monies in pursuance of Sec. 43 D. C. A.
6	3		1		616				1,119 64	8	95 00	6,174 10	3,145 16	
					3					4	15 00	101 48	89 55	
					3					1	20 00	134 35	97 60	
					1							23 84	35 22	
					36					2	20 00	415 60	230 28	
	7		1		66			79 67	188 32	9	110 00	2,941 60	1,124 92	
					18			6 13		3	50 00	312 55	262 23	
	1				2	12 00		1 98		1	15 00	69 00	49 75	
					10	11 00		2 90		1	20 00	153 65	112 47	
					2			1 33				95 10	56 65	
3	1				13			7 10				385 52	351 76	
					27			4 69				68 54	129 70	
			1		13			10 23		1	15 00	391 61	229 25	
								1 66		1	20 00	109 85	111 61	
					9			3 95		1	10 00	229 97	195 82	
					3	140 00		4 97		1	15 00	192 80	150 00	
					23			14 98				603 75	474 02	
	1				1			1 04		1	15 00	65 85	50 00	
					1			9		1	5 00	39 34	25 00	
					12			5 89				268 80	156 20	
					11			3 44		1	15 00	67 25	40 00	
7	14		2	2	583			189 88	2,812 48	21	250 00	10,406 20	2,653 67	
					1			81				27 08	3,075 91	25 79
					2			3 38				102 29	41 45	
					3			1 63				102 90	57 60	
								77				45 15	91 00	
					16			3 17				186 65	177 55	
					136			14 15				1,243 67	939 25	
	2				13	17 40		7 61		3	63 00	345 10	228 47	
					29			7 08		1	8 00	398 29	196 20	
					1			9				15 90	24 30	
								78				18 20	27 82	
	1				5			4 98				160 20	101 78	
6	4				93	347 00		32 31		3	45 00	1,969 45	1,537 70	
					4			2 32				112 30	162 70	
3	4	1			70			43 62		4	65 00	1,811 30	854 72	
1					7			9 29				285 40	409 60	
179	25				32			8 87		2	20 00	697 13	304 65	
1					85			16 52		4	50 00	753 35	471 70	
3					9			6 35				307 50	220 88	
					4			7 70		4	55 00	305 80	171 00	
					21			28 19				858 99	484 05	
3					1			4 83		1	15 00	170 90	150 00	
9	15		3		1	28 36 00		109 03	303 00	50	515 00	3,510 00	1,839 95	
					21			22 81		3	40 00	997 20	638 68	
					1			3 00		1	15 00	123 65	119 25	
												24 02	34 16	

TABLE

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Transcripts of Judgments from other Courts.	Number of Judgment summonses issued.	Balance of Cash in Court from the previous year.	Total amount of Suits' Money paid into Court.	Total amount of Suits' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed does not exceed \$200, exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed is ascertained by signature and exceeds \$200.	No. of suits entered where claim is a demand for debt, account, breach of contract or money demand exceeding \$100.
Frontenac...	1	877	51,300 07	37	2,805 59	98	100 88	19,669 04	19,506 08	263 84	838	39	129
	2	25	1,509 23		30 47	1		1,050 64	1,050 64		25		4
	4	90	3,907 32	7	224 26	5		2,053 66	2,024 16	29 50	89	1	6
	5	20	868 74	2	370 26	2	33 09	336 68	369 77		20		2
	6	55	2,966 16	2	60 81	2		1,145 24	1,145 24		52		2
	7	31	1,346 15	2	36 57	1		470 24	470 24		31		2
Grey.....	1	502	23,019 58	47	3,534 48	53	1,561 15	9,317 29	10,878 44		395	13	50
	2	66	5,640 65	14	1,366 45	6	35 00	3,633 08	3,617 71	50 37	58	5	20
	3	177	6,814 41	4	241 67	6	47 05	3,544 10	3,583 73	7 42	146	6	23
	4	55	2,454 86	10	455 34	2	24 85	909 28	919 13	15 00	43	3	10
	5	82	4,280 25	9	581 90	1	119 25	1,299 15	1,271 04	147 31	80	2	11
	6	32	1,894 52	1	100 98	2	63 55	558 56	583 86	38 75	29		8
	7	95	5,289 51	14	1,255 97	12	165 38	2,954 86	3,041 28	78 96	91	4	16
	8	42	3,296 97	5	146 67	2	71 20	1,268 59	1,339 79		36	6	13
Haldimand.	1	112	7,247 31	5	328 39	5	193 67	2,781 01	2,423 48	551 26	114	2	29
	2	66	5,420 16	4	204 75	5	91 27	1,261 86	1,348 13	10 00	55	5	32
	3	146	10,470 67	19	1,496 90	16	343 91	4,258 64	4,361 15	241 40	131	9	38
	4	64	4,221 00	3	126 00		125 71	1,781 21	1,880 08	26 84	54	13	14
	5	35	2,384 14			2		1,245 45	1,245 45		32	3	8
Haliburton.	1	49	2,210 23	5	306 63	1		914 96	914 96		49		2
	2	43	3,909 47	1	24 98			590 56	590 56		35	5	
	3	80	4,931 94	5	168 62	12	25 00	2,511 86	2,531 86	5 00	77	3	14
	4	No business.											
Halton.....	1	102	5,477 21	10	1,900 24	3	12 56	3,376 32	3,358 90	29 90	72	4	17
	2	76	4,957 83	24	1,594 87	10	45 00	2,016 60	2,016 60	45 00	75	1	13
	3	111	10,270 49	6	405 63		90 38	4,160 84	4,201 00	50 11	91	14	
	4	29	2,360 43	5	613 75	1	66 80	1,560 28	1,414 73	212 35	27	2	9
	5	20	856 14					400 27	400 27		20		
	6	259	17,724 47	15	1,646 06	23	66 19	9,916 83	9,972 12	10 90	233	10	49
Hastings...	1	731	36,213 40	38	2,663 27	115	1,469 86	17,185 77	17,849 77	805 96	711	20	109
	2	24	1,345 78	4	249 91	5	105 07	313 05	387 32	30 80	23		5
	3	12	439 46	8	362 50			303 60	303 60			1	
	4	65	5,448 28	2	106 02		5 69	2,266 90	2,272 59		56	9	10
	5	120	7,176 44	6	405 73	4	37 25	2,789 58	2,826 83		110	9	18
	6	144	8,069 61	17	1,517 71	4	24 85	4,664 01	4,614 01	74 85	138	6	125
	7	118	3,099 01	14	1,296 13	2		1,953 26	1,936 51	16 75	117	1	6
	9	378	15,060 99	30	2,923 30	63	239 74	10,447 80	10,609 77	77 77	371	7	7
	10	50	2,956 43	5	396 15			1,282 74	1,282 74		47	1	8
	11	46	2,500 04	11	598 31	5	59 83	1,659 51	1,705 13	14 21	44	2	1
	12	213	11,586 56	3	643 54	5	46 14	3,268 43	3,259 59	54 98	208	5	37
Huron.....	1												
	2	74	4,978 53	5	426 06	13	25 86	2,287 18	2,244 59	68 45	72	1	32
	3	55	3,882 79	6	618 34	1		1,576 04	1,576 04		43	1	12
	4	46	4,318 63	3	369 50	2	2 50	2,072 88	2,075 38		41	6	12
	5	101	5,735 90	6	488 51	5	54 60	3,316 98	3,371 58		96	5	21
	6	10	1,341 40	8	655 56			502 46	502 46	20 00	13	1	6
	7	9	528 77	3	80 82	1		132 39	132 39		9		2
	8	88	5,355 75	3	166 75	5	40 17	1,710 09	1,723 74	26 52	89	5	8
	9	58	3,360 79	1	145 74	4		1,573 50	1,573 50		56	2	48
	10	65	4,179 49	6	1,287 30	4		3,258 92	3,258 92		60	5	14
	11	18	1,269 00	6	737 45			1,235 44	1,189 44	46 00	18		5
	12	37	1,549 78	2	150 00			684 95	664 95	20 00	34	1	2

A.—Continued.

to the 31st day of December, A.D. 1921, inclusive, shewing:

Number of actions for tort (damages) where the amount claimed does not exceed \$60.	Number of actions for tort where the amount claimed exceeds \$60, but does not exceed \$120.	Number of actions for tort where the parties consent thereto in writing and the amount claimed exceeds \$120	Number of actions of Replevin, where the value of the goods or other property or effects distrained, taken or detained does not exceed \$60.	Number of actions of Replevin, where the value of the goods distrained exceeds \$60.	Number of suits entered for claims not exceeding \$10.	Number of Jury Trials by Jury summoned.	Amount paid to Jurors summoned.	Amount paid to County Treasurer, as Jury Fees, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."	Amount of costs so taxed.	Clerk's Returns of Emoluments.	Bailiff's Returns of Emoluments.	Unclaimed monies in pursuance of Sec. 43 D. C. A.
9	3		2		125			58 38	115 13	10	75 00	2,575 65	1,625 95	
4	1				11			1 79				148 91	68 56	
					4			3 85				289 50	190 70	
					8			2 87		1	15 00	65 00	59 20	
					3			1 50				214 95	133 50	
												92 75	78 93	
1	6		1	1	135			24 48		4	48 00	986 71	581 40	
1	1				4			8 44		1	15 00	261 49	238 55	
					39			8 30		2	10 00	465 05	212 20	
					13			4 31		2	15 00	161 88	300 30	
					16			4 84		1	5 00	232 95	287 92	
	1				5			2 36				73 05	149 40	
					11	1	26 40	5 77		1	10 00	270 60	269 03	81
					5			3 94				141 00		
					12	2	37 50	7 58		1	20 00	386 15	173 54	
1					5			1 49				164 04	66 11	
					25			12 21		2	35 00	481 70	282 27	
					7	1	24 00	24 35				213 30	166 60	
	1				3					1	7 50	93 00	157 34	
					5			1 98				132 65	126 13	
					3			3 81		1	10 00	142 15	61 25	
					3			1 60				193 85	145 25	
1					22					1	5 00	321 15	270 94	
3	1				8			4 79		2	20 00	320 32	156 92	
					6			9 52		1	5 00	398 68	350 00	
					1			2 82		1	5 00	111 70	100 00	
					1			76				65 10	62 00	
5	2	2	11		51	1	28 90	19 13		2	15 00	672 69	361 40	
7	9				179			38 89	74 51	10	120 00	2,372 55	1,596 62	
					1							128 22	125 16	
					3			52		1	10 00	31 03		
					10			5 83		1	15 00	231 40	222 70	
					27			6 69		1	30 00	330 19	290 92	
					25			8 67		2	45 00	316 75	350 00	
					40			3 10		3	45 00	217 98	86 69	
27	2	2			95	3	44 90	15 40		5	75 00	1,400 14	994 08	1 37
					8			2 84				114 08	122 17	
					5			2 07				159 65	365 50	
					43			13 00				489 95	429 15	
					4			4 74				215 30		
1					7	1	29 80	6 05		1	10 00	219 05		
					3			3 47				179 23	92 43	
					3			4 41				159 08	87 45	
					17			6 63				306 30	154 35	
					2			1 65				56 17	50 65	
					1			27				38 90	62 35	
1					29			5 72				259 65	167 33	
3					12			3 70				105 45	124 15	
					8			4 82				160 11	160 50	
								2 05				89 95	88 15	
								1 60				102 51	37 80	

TABLE

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions	Number of suits entered in Court, ex- clusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judg- ment summonses.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Tran- scripts of Judgments from other Courts.	Number of Judgment summonses issued.	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court.	Total amount of Suitors' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed does not exceed \$200 exclusive of Transcripts of Judg- ments from other Courts.	Number of suits entered where the amount claimed is ascertained by signature and exceeds \$200.	No. of suits entered where claim is a de- mand for debt, account, breach of con- tract or money demand exceeding \$100.
Kenora.....	1 2 3 4	136 4 43 11	8,992 10 265 31 3,138 27 843 99	1 1	92 70	6 1	859 61 8 70 8 65 92 96	2,787 72 205 77 1,140 50 332 19	3,115 80 168 47 1,140 50 362 70	511 53 46 00 46 55 52 45	138 4 41 11	5 2	26 1 9 3
Kent.....	1 2 3 4 5 6 7	831 207 131 223 350 78 135	34,300 60 15,956 94 7,204 18 15,401 66 22,794 70 4,318 33 30,177 55	13 20 13 9 25 11	1,708 63 1,651 89 1,216 93 1,229 96 1,887 62 1,148 17	102 6 19 17 2 2 2	1,753 50 3 06 121 24 233 82 208 12 142 24	24,483 95 5,727 07 4,362 40 7,572 10 10,293 78 981 06 6,258 93	23,989 46 5,577 11 4,252 53 7,725 35 10,240 06 906 06 6,333 87	2,247 99 153 02 231 11 80 57 261 84 75 00 67 30	732 190 145 223 321 72 115	51 16 5 19 29 4 22	26 56 24 30 61 15 35
Lambton.....	1 2 3 4 5 6 7 8 9	905 49 59 42 58 14 147 30	57,279 86 1,789 47 4,317 95 2,824 54 4,889 79 1,028 76 7,767 80 2,095 79	25 6 19 6 10 5 9 4	2,240 46 581 73 2,043 18 154 77 655 63 369 16 475 57 417 16	50 4 3 1 2	807 22 2 00	22,427 95 1,853 26 3,717 73 1,453 48 2,676 89 1,056 19 3,242 24 1,032 00	22,220 58 1,853 26 3,717 73 1,425 15 2,676 89 1,056 19 3,242 24 1,032 00	1,014 59 28 33 2 00	850 49 38 40 53 14 127 28	52 5 5 2	729 4 9 17 4 37 2
Lanark.....	1 2 3 4 5	268 64 74 363 94	15,889 60 5,425 80 3,320 80 16,608 65 5,090 85	14 3 7 14 9	1,092 10 353 98 485 89 971 42 707 06	11 5 10 12	 73 90 90 00	5,302 87 3,444 24 1,459 38 10,226 71 2,700 19	5,227 21 3,405 23 1,459 38 10,285 86 2,700 19	75 66 112 91 30 85	254 59 73 350 91	14 5 13 3	38 18 10 60 11
Leeds and Grenville..	1 2 3 4 5 6 7 8 9 10 11 12	617 166 82 68 30 207 18 132 64 33 11 23	27,934 23 8,331 85 5,561 09 4,136 63 1,477 10 12,444 78 1,018 95 8,638 50 4,026 28 2,551 57 566 40 1,208 43	10 9 6 6 1 12 18 18 3 3	522 39 840 42 937 97 846 46 22 32 1,010 76 1,674 13 170 21 157 78	5 7 1 7 4 5 4 1 1	26 20 79 38 4 55 5 94 125 99 13 13 10 00 647 54	10,988 99 3,440 34 1,865 66 2,268 51 835 01 6,558 77 301 22 3,310 40 2,399 06 704 75 424 25 647 54	11,014 04 3,412 72 1,413 19 2,219 61 828 26 6,558 77 297 16 3,436 39 2,112 19 696 85 424 25 647 54	1 15 107 60 452 47 53 45 6 75 10 00 17 90	602 160 81 68 34 6 18 125 62 31 11	20 5 1 9 1 11 5 2	78 22 22 16 1 14 2 27 8
Lennox and Addington	1 2 3 4 5 6 7 8 9	221 15 6 18 6 19 58 17 10	10,733 53 849 66 139 90 879 62 417 31 1,221 62 3,342 35 837 54 420 22	3 2 5 12 1 1	138 64 67 35 371 78 4 50 8 63	29 3 1 1	6 09	3,372 05 599 25 60 75 643 47 152 75 742 00 931 10 382 30 138 80	3,371 26 591 53 60 75 637 78 152 75 742 00 931 10 382 30 138 80	6 88 7 70 5 69	211 15 6 18 2 18 58 2	9 1	27 2 1
Lincoln.....	1 2 3 4 5	90 724 90 128 144	5,146 38 47,482 64 2,337 67 8,281 37 9,366 00	8 45 12 9 25	1,045 45 3,924 47 1,081 42 505 68 2,737 92	4 72 5 10 5	 292 07 1 45 63 72 100 83	2,844 22 18,122 69 4,810 62 2,865 52 2,793 82	2,840 26 17,776 07 4,792 00 2,832 74 2,739 12	3 96 638 69 20 07 99 50 135 53	89 689 92 104 134	1 35 7 8 6	9 15 29 20

A.—Continued.

to the 31st day of December, A.D. 1921, inclusive, shewing:

Number of actions for tort (damages) where the amount claimed does not exceed \$60.	Number of actions for tort where the amount claimed exceeds \$60, but does not exceed \$120.	Number of actions for tort where the parties consent thereto in writing and the amount claimed exceeds \$120.	Number of actions of Replevin, where the value of the goods or other property or effects distrained taken or detained does not exceed \$60.	Number of actions of Replevin, where the value of the goods distrained exceeds \$60.	Number of suits entered for claims not exceeding \$10.	Number of Jury Trials by Jury summoned.	Amount paid to Jurors summoned.	Amount paid to County Treasurer, as per annexed returns of Division Court Judges, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."	Amount of costs so taxed.	Clerk's Returns of Emoluments.	Bailiff's Returns of Emoluments.	Unclaimed monies in pursuance of Sec. 43 D. C. A.
1					12							699 08	233 30	
1	2				1							9 75	14 40	
					1							144 65	100 00	
												31 15	25 00	
5					127	3	31 00	68 27	30 45	5	35 00	2,152 60	602 20	
3	2				35			17 69				657 25	918 35	
					22			8 07				427 85	494 98	
4	1				45			15 79				637 65	237 59	
	2				79	1	12 00	21 67				993 85	344 30	
					15			4 70		1	10 00	139 55	448 02	
					5			16 40				403 70	251 00	
												534 45		
3	5				113	1	11 00	60 01	29 40	3	25 00	2,147 06	1,297 61	
					7			1 78				116 50	162 55	
	1				3							221 15	494 98	
	1				3			5 45		1	5 00	163 70	134 20	
					2			1 27				195 91	94 25	
					11			10 34		3	20 00	47 30	61 00	
					3			2 13				316 65	240 00	
												74 73	178 65	
1	1				67			13 49		1	10 00	981 10	256 38	
					4			5 10		1	10 00	240 35	184 27	
					15			3 76				199 95	117 41	
					72			20 58		2	10 00	994 20	551 05	
					20			4 65				233 35	188 15	
3	1	1			146			30 24				1,571 80	460 00	
					30			9 06		1	10 00	429 91	438 86	
					6			7 30				300 00	217 76	
2					16			3 70				225 45	195 45	
					7			1 19				69 20	54 45	
					21			13 30		1	25 00	691 30	691 67	
					1	1	12 00	1 13				48 40	33 13	
					6			9 40				494 25	440 20	
					1			4 79				234 45	153 14	
					5			2 63				77 26	75 00	
								55				29 05	31 15	
					3			1 04				85 10	143 72	
4					63			9 42		3	40 00	550 95	414 73	
					5			1 39		1	20 00	41 40	28 56	
								9				9 85	13 30	
2					2			92				77 55	43 75	
								68				29 05	24 38	
					4			1 14				44 14	32 45	
					2			4 07				195 45	89 21	
					1			73				43 40	39 55	
9								43				24 20	24 45	
1	2				14			5 61		3	65 00	193 65	222 68	
3	2				78			52 70	111 40	14	300 00	2,557 00	1,486 55	
	4			3	10			9 42		2	35 00	353 40	323 67	
					16			9 19		1	20 00	426 05	225 12	
1					26			10 70		4	80 00	428 40	285 05	

TABLE

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED CITIES, OR DISTRICT.	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Transcripts of Judgments from other Courts.	Number of Judgment summonses issued.	Balance of Cash in Court from the previous year.	Total amount of Suitor's Money paid into Court.	Total amount of Suitor's Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed does not exceed \$200 exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed is ascertained by signature and exceeds \$200.	No. of suits entered where claim is a demand for debt, account, breach of contract or money demand exceeding \$100.
Manitoulin...	1 2	32 37	2,429 82 2,981 88	11 1	1,590 54 65 29	...	...	2,169 88 1,607 46	2,169 88 1,607 46	...	30 35	2	12
Middlesex...	1 2 3 4 5 6 7 8 9	2,386 85 57 65 105 66 67 11 891	134,472 27 5,687 57 3,621 60 3,197 45 5,713 49 4,919 41 7,589 47 985 70 43,333 19	60 1 8 2 3 3 15 9	5,961 19 17 87 1,086 46 170 55 287 79 718 98 1,434 93 565 97 311 81	139 2 1 7 10 3 ...	2,770 34 173 71 13 70 11 00 103 30 ...	50,598 45 2,675 91 2,076 69 949 94 1,663 85 1,676 98 3,726 83 646 91 16,492 45	50,094 90 2,849 62 2,055 89 940 94 1,584 27 1,676 98 3,752 25 673 81 16,126 82	3,273 89 ...	2,272 83 55 63 103 60 54 10 872	88 3 1 1 ...	403 19 14 9 16 12 29 ...
Muskoka...	1 2 3	59 39 101	3,785 00 2,627 15 5,319 68	9 7 0	1,032 36 504 95 153 67	...	...	1,895 59 1,388 18 1,941 90	1,895 59 1,439 89 1,992 98	...	57 37 12	2 1 2	11 8 68
Nipissing...	1 2 3	259 45 519	12,740 37 3,057 22 33,416 77	9 6 22	442 70 368 49 2,621 37	5 ...	64 21 22 10 37 85	3,194 99 1,798 09 9,764 04	3,098 85 1,783 66 9,687 04	96 14 36 53 114 85	248 45 499	11	248 ...
Norfolk...	1 2 3 4 5 6 7 8	349 50 9 26 66 38 24	23,747 93 2,458 47 572 98 1,858 96 4,154 05 1,996 89 1,541 31	19 6 ...	3,281 10 314 79 ...	18 8 ...	...	10,005 20 1,926 06 100 18 755 15 1,010 78 1,658 08 850 66	9,760 92 1,970 81 100 18 755 15 1,010 78 1,658 08 869 06	244 28 81 23 ...	318 50 ...	31 ...	83 8 6 ...
Northumberland and Durham...	1 2 3 4 5 6 7 8 9 10 11	138 23 124 43 206 15 84 131 72 26 147	7,048 46 2,418 99 7,672 48 2,716 52 10,024 11 589 17 7,224 57 6,989 17 4,703 51 1,030 60 10,548 02	13 3 18 9 9 4 19 19 9 26	1,651 67 255 94 1,796 38 757 68 857 85 615 66 630 96 1,258 66 707 15 803 28 2,964 88	5 1 2 ...	147 69 5 00 ...	1,753 94 1,099 78 3,268 91 2,503 26 3,528 57 320 62 2,178 94 3,066 76 3,048 45 438 70 5,000 00	1,623 35 1,042 02 3,268 91 2,528 26 3,528 56 320 62 1,765 79 3,076 42 3,048 45 439 50 4,461 02	278 28 62 76 ...	138 19 119 41 193 15 80 138 70 25 134	7 4 3 2 13 ...	28 7 17 ...
Ontario...	1 2 3 4 5 6 7	360 54 90 86 62 14 26	26,258 06 3,036 39 3,426 19 6,448 18 4,464 54 1,171 13 1,001 16	50 3 3 4 5 ...	5,294 71 681 19 83 00 348 01 129 11 ...	20 ...	152 93 ...	7,725 35 1,808 14 1,832 37 1,673 49 1,750 65 442 88 1,149 76	7,761 12 1,808 14 1,778 92 1,616 33 1,698 50 442 88 1,155 96	117 16 ...	333 50 67 85 59 12 25	25 1 6 1 2 2 1	91 11 17 26 18 ...
Oxford...	1 2 3 4 5 6 7	605 39 34 135 34 279 243 11	36,179 23 2,659 61 1,803 35 3,348 08 1,803 35 17,689 98 14,577 14 1,215 41	19 10 10 10 12 17 2	1,468 73 299 08 550 00 977 53 550 00 1,260 32 1,485 20 191 59	91 1 5 19 8 20 2	221 84 40 00 ...	18,904 44 1,981 23 1,800 00 3,832 35 1,800 00 7,776 84 4,614 98 740 17	19,015 18 2,021 23 1,800 00 3,830 65 1,800 00 7,947 71 4,878 61 728 97	111 10 ...	559 33 22 4 22 260 233 9	46 2 2 4 2 18 10 ...	73 4 10 2 10 19 57

A.—Continued.

to the 31st day of December, A.D. 1921, inclusive, shewing:

Number of actions for tort (damages) where the amount claimed does not exceed \$60.	Number of actions for tort where the amount claimed exceeds \$60, but does not exceed \$120.	Number of actions for tort where the parties consent thereto in writing and the amount claimed exceeds \$120.	Number of actions of Replevin, where the value of the goods or other property or effects distrained, taken or detained does not exceed \$60.	Number of actions of Replevin, where the value of the goods distrained exceeds \$60.	Number of suits entered for claims not exceeding \$10.	Number of Jury Trials by Jury summoned.	Amount paid to Jurors summoned.	Amount paid to County Treasurer, as per annexed returns of Division Court Jury Fees, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."	Amount of costs so taxed.	Clerk's Returns of Emoluments.	Bailiff's Returns of Emoluments.	Unclaimed monies in pursuance of Sec. 43 D. C. A.
17	13	1		1	417			169 02	1,425 55	16	25 00	140 30	217 82	
	4				13			6 88		3	18 00	6,938 85	3,422 21	19 40
					7			4 77		2	10 00	267 50	205 22	
1	2				15	1 12 00		2 93		1	5 00	167 93	150 00	2 50
					1	1 15 00		6 17		1	5 00	211 20		
					5			4 66		2	10 00	341 15	220 40	
					223	1 5 00		8 60		3	20 00	207 46	121 45	
								99				294 20	272 20	
								41 55	62 85			47 40	107 71	
												2,314 29	776 26	
					2							182 65		
					19							177 60	173 75	
												300 75	187 30	
180	51				26							273 58	514 00	
					3							148 30	47 85	
					49					13	47 00	1,720 50	1,150 59	
					70			26 12				804 85	1,081 64	
					6			2 96		1	10 00	120 50	145 45	
					1			65				20 45	63 75	
								2 04				99 70	94 97	
					6			3 45		2	10 00	243 75	263 75	
					11	1 31 40		2 29				176 61	163 51	
					4			1 70				67 50	30 05	
2	1	1			27	1 12 00		9 83		5	55 00	494 55	235 67	
						1 12 00		2 66				91 00	54 40	
					24			7 97		2	20 00	412 10	300 00	
32					5			3 03		3	50 00	140 40		
1					33			12 18		2	20 00	554 35	357 05	
					6	1 13 80		61				75 21	109 15	
					11	1 15 10		5 75		2	20 00	253 20	208 28	
					24			6 84				397 82	282 95	
1					5			5 35				239 32	229 53	
14	3				7			92				73 74	79 50	
					14			12 02				350 00		
6	4				41			29 50		14	124 00	936 05	1,363 71	
2	3				3	2 36 40		4 11		1	20 00	245 80	220 34	
					6			7 40		3	30 00	275 32	210 47	
					5	1 14 00		8 24		1	10 00	326 87	149 90	
					9			6 36				297 31	221 55	
								1 08				32 70	22 23	
					9			77				74 59		
1	3				108	2 35 00		38 90		5	50 00	1,899 90	960 85	
					4			1 72				140 87	136 55	
					2			1 44		1	5 00	90 30	111 00	
1	1				18			7 93				455 20	348 77	
					65	3 78 40		18 51		1	10 00	760 25	573 19	
					38	2 24 00		18 00				727 40	544 69	
					2							49 65	38 35	

TABLE

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTIES, OR DISTRICT	Number of Divisions.	Number of suits entered in Court, ex- clusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judg- ment summonses.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Tran- scripts of Judgments from other Courts.	Number of Judgment summonses issued.	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court.	Total amount of Suitors' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed does not exceed \$200 exclusive of Transcripts of Judg- ments from other Courts.	Number of suits entered where the amount claimed is ascertained by signature and exceeds \$200.	No. of suits entered where claim is a de- mand for debt, account, breach of con- tract or money demand exceeding \$100.
Parry Sound	1 2 3 4 5 6 7	187 9 6 128 11 52 125	11,919 06 688 57 547 21 8,150 08 490 16 3,499 60 8,096 08	9 1 1 13 11 9	503 48 67 57 315 66 1,397 23 1,172 73 65 89	3 3 3 3 4	32 78 16 00	2,624 76 410 87 495 24 3,374 95 257 00 665 62 2,209 64	2,509 31 410 87 495 24 4,374 45 250 00 234 04 2,209 64	115 45 33 28 7 00 447 58	182 125 11 50 125	2 6 1 7 26	26 2 21 1 45 26
Peel.....	1 2 3 4	87 69 44 33	6,078 38 1,965 35 3,000 68 3,041 74	21 24 3 3	2,148 08 2,078 88 148 48 195 00	6 3 1		4,881 65 3,672 50 1,082 97 1,832 80	4,881 65 3,652 50 1,082 97 1,832 80	20 00 68 44 15	81 68 44 15	6 1 3	 3
Perth.....	1 2 3 4 5 6	472 102 248 4 51 147	26,807 29 6,620 39 13,169 92 330 65 2,443 63 10,151 35	34 10 14 1 14	2,708 83 783 79 1,450 11 58 67 1,433 76	86 9 4 2 22	145 58 28 00	11,058 64 2,735 36 5,703 66 237 75 1,390 17 6,570 50	11,116 82 2,600 45 5,700 66 237 75 1,390 17 6,548 90	87 40 162 91 3 00 21 60	450 99 237 4 51 137	22 3 11 2 3 10	84 19 29 7 38
Peterboro'..	1 2 3 4 5 6	477 43 46 13 118 2	32,378 94 2,007 13 2,186 14 912 54 4,940 37 57 65	12 1 2 1 1	1,144 24 80 85 77 82 36 58	42 1 7	245 95 21 07 9 10 224 63	10,949 84 914 98 1,129 50 2,054 50	11,147 96 931 80 1,129 50 2,183 09	47 83 4 25 9 10 96 04	453 29 44 13 96	24 1 2 3	81 5 6 5 14
Prescott and Russell....	1 2 3 4 5 6 7 8 9 10 11	8 73 17 93 7 83 190 78 42 116 82	802 79 5,936 36 928 61 6,351 26 477 57 8,187 30 8,042 67 4,321 43 2,265 30 5,151 54 5,673 34	7 1 1 14 1 2 2 4 4 11 5	447 20 15 64 63 41 719 24 620 97 107 41 136 85 57 10 733 91 510 27	1 1 1 1 1 1 1 2 2 3	 4 00 366 28 5 00	742 04 2,001 44 233 73 2,946 00 158 35 4,933 17 4,054 73 1,804 80 894 24 2,776 69 2,367 13	742 04 2,001 44 233 73 2,946 00 118 35 4,937 17 4,054 73 1,804 80 894 24 2,795 56 2,372 13	9 67 17 76 7 70 188 75 41 115 75	9 6 7 2 1 7	4 17 2 30 12 14 5 11 18	
Prince Edward..	1 2 3 4 5 6 7 8	224 9 5 20 50 17 15 5	13,350 25 306 70 300 49 1,020 78 2,828 90 330 37 831 00 273 41	6 1 13 9 6 3	542 42 9 73 771 82	58 6 6 9 3	 31 60 201 60	3,984 01 152 75 29 35 1,237 62 1,307 02 165 93 502 56 102 00	3,684 01 152 75 29 35 1,146 99 1,500 62 165 93 487 56 102 00	300 69 122 23 8 00 15 00	7 10 5 19 58 11 18 5	7 1 1 5	34 1 2 8 1 1
Rainy River.	1 2 3	162 37 44	11,580 81 4,160 96 3,542 40	1 2 3	148 67 91 35 93 09	7	214 73 227 33	4,911 37 845 85 1,775 09	3,937 51 845 85 1,826 29	1,188 59 28 276 13	155 28 36	 6 5	39 12 12

A.—Continued.

to the 31st day of December, A.D. 1921, inclusive, shewing:

Number of actions for tort (damages) where the amount claimed does not exceed \$60.	Number of actions for tort where the amount claimed exceeds \$60, but does not exceed \$120.	Number of actions for tort where the parties consent thereto in writing and the amount claimed exceeds \$120.	Number of actions of Replevin, where the value of the goods or other property or effects distrained, taken or detained does not exceed \$60.	Number of actions of Replevin, where the value of the goods distrained exceeds \$60.	Number of suits entered for claims not exceeding \$10.	Number of Jury Trials by Jury summoned.	Amount paid to Jurors summoned.	Amount paid to County Treasurer, as Jury Fees, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."	Amount of costs so taxed.	Clerk's Returns of Emoluments.	Bailiff's Returns of Emoluments.	Unclaimed monies in pursuance of Sec. 43 D. C. A.
2	2				15							563 30	400 00	
					1							34 20	54 78	
					12							21 54	58 05	
1					2					1	15 00	303 20	196 45	
					4							17 71	36 85	
					6					3	35 00	177 30	138 43	
												266 03	367 60	
					14			8 03				311 25	140 38	
					4			5 00				157 06	162 64	
					6			3 60				135 76	137 50	
					3			4 16				92 00	88 44	
9	11				45			30 47		6	40 00	1,673 95	1,031 41	
					11			7 47		1	10 00	267 64	239 08	
					33			13 84		1	10 00	563 50	384 00	
					1			56				16 80		
					9			2 59				127 90		
1	4				22			12 37		3	25 00	488 05	299 13	
	2				42	2	24 00	34 93		7	75 00	1,150 35	926 99	
					9			3 05				60 08	33 91	
					12			2 31				145 45	103 53	
					1							32 84	45 15	
					15			5 33				305 25	199 25	
								2				2 55	2 20	
4					6	1	30 80	1 37		1	5 00	41 70	55 00	
					1					2	20 00	218 61	110 28	
1					11			1 08				55 68	50 00	
1					6			6 90				350 95	498 35	
2					1			62				26 10	50 40	
	1				6			9 12		2	15 00	366 02	150 30	
	4				33	1	24 00	7 65				321 95	228 09	
					10			5 48				169 37	197 17	
22					6			2 33		1	8 50	121 00	79 00	
1	4				15			5 46				318 60	156 27	
					11			5 97				260 66	249 60	
					68			12 63		3	30 00	650 42	454 43	
					1			18				47 70	44 15	
					1			34				13 95	13 79	
					6			89				137 09	102 53	
					6			3 32				198 65	104 85	
					4			34				25 50	16 00	
					1			76				79 62	55 18	
						1	15 00	59				12 02	7 35	
					13									
					1					1	10 00	495 65	265 70	45 27
					2							99 50	34 38	
												107 20	100 00	

TABLE

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNTRIES, OR DISTRICT.	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Transcripts of Judgments from other Courts.	Number of Judgment summonses issued.	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court.	Total amount of Suitors' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed does not exceed \$200 exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed is ascertained by signature and exceeds \$200.	No. of suits entered where claim is a demand for debt, account, breach of contract or money demand exceeding \$100.
Renfrew.....	1	290	18,848 26	10	808 70	33	23 62	2,846 29	2,846 29	23 62	323	23	34
	2	16	7117 71	9	384 27	1		369 77	369 77		16		
	3	207	11,948 65	13	1,509 64	18	223 53	4,511 28	4,605 66	131 15	191	11	14
	4	240	13,334 91	17	1,333 28	27	89 70	6,004 87	5,797 63	296 94	234	6	32
	5	48	3,772 30	8	1,113 72			3,715 62	3,715 62		42	11	6
	6	51	2,086 29	1	51 47	2		868 35	868 35		51		6
	7	115	10,177 00	6	547 00			4,288 14	4,288 14		100	14	90
Simcoe.....	1	471	23,882 32	14	1,306 45	15	416 67	12,677 16	12,955 06	138 77	471	15	62
	2	51	3,582 60	4	801 13	3	49 49	1,403 31	1,444 97	17 83	49		4
	3	62	5,651 01	10	871 42	1	6 86	2,888 37	2,863 37	31 86	55	6	1
	4	124	10,917 96	22	1,687 29	7	23 91	3,932 05	3,949 55	6 41	113	11	43
	5	29	2,746 81	8	742 19	1	80 30	1,493 76	1,566 06	8 00	25	3	8
	6	546	31,694 92	19	1,581 61	62	32 27	9,390 93	9,384 54	6 39	517	29	65
	7	39	2,844 41	4	290 42		11 05	2,143 59	2,141 59	11 05	37	2	10
	8	81	5,712 50	5	394 46	2		1,402 57	1,329 77	72 80	74		22
	9	663	29,682 99	16	1,297 23	11	1,279 85	14,674 30	14,840 87	1,113 28	629	18	64
	10	132	8,334 63	7	334 28	1		3,432 78	3,432 78		128	4	20
Stormont, Dundas & Glengarry.	1	90	4,743 56	7	312 60	15		2,988 13	2,984 79	3 35	87		8
	2	160	10,636 95	8	436 02	8	93 15	6,038 13	5,986 63	144 65	160		37
	3	480	30,422 18	18	1,128 79	86	287 43	10,176 27	10,364 39	99 31	472		55
	4	45	3,040 43		7440 27	11		1,070 62	1,070 62		43		7
	5	60	4,645 23	5	442 90	15	166 44	2,350 11	2,473 95	42 60	60		9
	6	58	5,250 00	7	220 00			2,212 08	2,212 08				
	7	86	5,493 43	4	509 60		12 00	2,400 27	2,347 57	64 70	81		17
	8	53	3,200 61	1	38 75	10	118 00	1,998 27	2,104 02	12 25	50	3	9
	9	71	3,819 71	1	24 75			2,497 02	2,497 02		51		1
	10	158	10,005 21	17	1,519 97	7	60 00	6,005 48	5,952 09	113 39	148	4	22
	11												
	12	78	5,068 93	16	648 91	4	20 75	1,793 75	1,779 81	24 75	19		19
Sudbury.....	1	992	78,627 00	46	4,362 00	40	19,35 40	17,535 15	17,226 45	2,244 10	947	45	281
	2	148	8,876 90	10	638 15	4	61 50	2,984 88	2,951 31	95 07	147	4	16
	3	158	5,651 02	20	802 56		161 34	3,027 83	2,846 65	342 52	141		34
	4	39	3,848 11	9	45 80			2,206 63	2,206 63		33	6	16
	5	90	6,037 01	2	102 70			1,453 08	1,400 33	52 75	82	8	17
Temiskaming	1	406	34,864 00	17	1,823 14	41	513 69	10,032 99	10,074 31	472 37	373	33	117
	2	369	24,783 38	18	1,802 11	144	630 78	9,034 12	8,272 03	392 87	337	29	77
	3	181	12,564 31	16	795 45	13	53 00	7,023 24	6,926 14	152 10	172	1	41
	4	13	1,477 20					395 23	360 23	35 00	12		7
	5	760	41,555 29	21	1,919 03	37	2,188 31	9,856 48	19,360 52	3,684 27	738	22	85
	6	412	38,918 66	28	3,353 69	26	1,544 70	20,544 31	12,089 01	1,175 33	345	50	97
	7	212	17,764 85	22	886 19	1	338 82	10,001 09	9,038 39	301 52	181	31	76
Thunder Bay.	1	672	49,812 10	31	2,283 17	37	277 18	23,420 36	23,545 19	152 35	500	54	118
	3	531	43,049 61	10	1,086 76	40	1,655 06	12,414 44	13,082 94	986 56	503	28	129
Victoria.....	1	29	704 85	1	223 50			500 00	500 00		2	2	2
	2	50	3,996 27	2	50 90		35 18	1,582 62	1,602 62	15 78	45	5	12
	3	42	1,422 43	2	277 86	5		586 88	586 88		47		2
	4	10	563 42					324 83	324 83		10		1
	5	245	13,233 38	7	780 06	24		4,438 30	4,438 30		234	11	34
	6	10	1,017 76				9 08	615 09	624 17		9	1	5
	7	32	2,155 96	7	584 95			2,857 30	2,857 30		32		10

A.—Concluded.

to the 31st day of December, A.D. 1921, inclusive, shewing:

Number of actions for tort (damages) where the amount claimed does not exceed \$60.	Number of actions for tort where the amount claimed exceeds \$60, but does not exceed \$120.	Number of actions for tort where the parties consent thereto in writing and the amount claimed exceeds \$120.	Number of actions of Replevin, where the value of the goods or other property or effects distrained, taken or detained does not exceed \$60.	Number of actions of Replevin, where the value of the goods distrained exceeds \$60.	Number of suits entered for claims not exceeding \$10.	Number of Jury Trials by Jury summoned.	Amount paid to Jurors summoned.	Amount paid to County Treasurer, as per annexed returns of Division Court Jury Fees, as required by Section 145 of "The Division Courts Act."	Surplus Fees payable to the Hon. the Provincial Treasurer.	No. of instances in which the Judge has allowed costs to be taxed for Counsel Fees under "Division Courts Act."	Amount of costs so taxed.	Clerk's Returns of Enrolments.	Bailiff's Returns of Enrolments.	Unclaimed monies in pursuance of Sec. 43 D. C. A.
1	1				37			20 70		3	30 00	773 40	397 45	
5					37	1	29 25	51		1	10 00	38 16	36 01	
1					23			11 97		3	17 00	417 10	569 04	
					5			13 59		1		817 90	434 00	
					11			4 24		1	10 00	135 10	258 06	
					4			2 68		1	10 00	125 76	89 05	
								8 81		1	10 00	265 00	543 41	
1	3				99			26 20		2	60 00	1,478 80	991 22	
1	2				4			3 67		3	35 00	198 90	113 10	
1					4			5 86				232 05	231 60	
1					7	1	24 10	13 63		8	100 00	431 95		6 41
1	3				3			2 32		1	10 00	102 85	37 15	
1					107			33 10		3	60 00	1,434 60	591 66	
1	1				3			3 75		1	10 00	169 00	219 40	
2	2				5			7 46		4	55 00	246 45	185 90	
					184			29 50		2	30 00	1,993 65	1,436 97	
					19			8 77				377 45	261 00	
	1				8			4 28		1	10 00	320 00	257 42	
					9			13 11		6	45 00	506 75	426 60	
					99			24 12		4	35 00	1,446 75	958 43	
					4			2 91		1	15 00	193 69	224 00	
					11			4 80		1	5 00	243 65	137 19	
1					5			4 53		1	5 00	1,450 05	86 50	
1	1				9			3 18				279 80	303 29	
					6			3 54				176 20	138 65	
1					13			4 51		1	5 00	210 57		
					24			11 00				471 13	411 80	
					13			6 34		1	10 00	212 50	173 58	
1	5				29				420 3	4	5 60 00	3,901 15	2,995 16	27 25
					9							563 75	496 08	
					23							342 25	263 25	38 95
					1							130 66	191 16	
												206 20		
7	9				15					14	106 00	1,583 30	922 62	11 27
					34							1,608 05	793 64	
	1				6							643 20	777 80	
3	2				1							29 34	52 90	
10	1				34					9	65 00	2,479 44	2,529 62	
					17					4	50 00	1,913 05	1,500 00	5 25
					6					4	45 00	798 47	809 12	
15	13	3			58					7	58 75	1,998 16	1,684 39	
					35					8	102 00	1,374 56	1,068 65	6 59
					2			83				27 25	21 15	
					4			4 80				124 13	176 41	
					10			1 34				123 35		
					1			71				28 71	18 95	
6	2	2			43			13 68		2	25 00	635 25	310 65	
1	1				2			1 21		1	10 00	26 20	23 05	
					2							23 36	58 99	

TABLE

Return of Division Court Business from the 1st day of January

NAME OF COUNTY, UNITED COUNCILS, OR DISTRICT.	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses.	Number of Transcripts of Judgments received from other Courts.	Amount of claims received by Transcripts of Judgments from other Courts.	Number of Judgment summonses issued.	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court.	Total amount of Suitors' Money paid out of Court.	Balance of Cash in Court.	Number of suits entered where the amount claimed does not exceed \$200 exclusive of Transcripts of Judgments from other Courts.	Number of suits entered where the amount claimed is ascertained by signature and exceeds \$200.	No. of suits entered where claim is a demand for debt, account, breach of contract or money demand exceeding \$1.00
Waterloo....	1 2 3 4 5 6 7	1311 219 603 41 61 42 11	53675 50 9142 93 27628 87 2674 41 3927 83 3493 26 509 19	56 12 23 8 5 3	4714 90 711 77 1996 63 814 28 289 46 268 63	42 27 82 1 7 4	76 70 10 79 100 09	21426 05 5035 87 12800 00 1336 41 1978 58 1707 10 265 99	21437 66 5035 87 12800 00 1323 45 1822 76 1707 10 287 82	65 09 23 75 155 82 23 75 155 82 1707 10 287 82	1176 212 594 40 55 38 11	34 7 9 9 6 3 11	177 27 81 6 13 10 20
Welland....	1 2 3 4 5 6	986 31 173 660 132 265	61907 71 3042 19 11704 02 39612 03 7847 40 8913 61	33 7 18 50 15 10	3515 81 980 25 1120 59 40124 71 1847 94 1081 08	169 27 24 62 6 13	1134 96 112 21 1254 22 142 64 25 87	21525 13 1484 36 7039 27 17163 30 3051 84 5428 52	22359 53 1484 36 7151 48 16670 52 2903 32 5453 37	300 56 88 29 1747 00 291 16 1 02	958 27 167 699 129 253	28 4 6 23 1 1	121 7 39 123 22 28
Wellington..	1 2 3 4 5 6 7 8 9 10 11	728 4 11 120 35 42 90 132 59 50	37706 26 47 95 583 56 7186 40 1986 28 3897 99 6645 20 10368 13 5281 93 4000 00	38 4 2 13 1 7 7 6 9	3526 84 346 19 11 68 1027 89 110 17 778 32 428 77 438 88 1183 92	80 1 6 1 4 1 1	42 49 198 29 15 93 2 00 10 79 210 25 230 55	15516 98 394 14 101 32 3756 96 1243 31 1219 69 3851 02 6322 58 2194 24 2500 00	15359 53 394 14 101 32 3623 42 1220 16 1194 69 3855 02 6215 98 2231 92 2500 00	199 54 394 14 101 32 331 83 39 08 27 00 6 79 316 85 192 87	692 4 11 113 34 36 6 97 55 45	35 1 7 7 1 6 6 11 3 4	113 2 15 8 6 6 35 22
Wentworth..	1 2 3 4 5 6 7 8 9	1275 289 33 70 26 50 No business. 1899	76541 82 14574 81 1810 75 7084 21 2170 36 4500 00 142971 99	46 22 7 14 7 101	4487 92 2507 03 871 27 1728 37 541 61	71 23 1 2	425 91 5602 28 647 26 226 60 327 11 3000 00	23467 72 5602 28 647 26 4742 32 327 11 3000 00	23226 06 5602 28 647 26 4968 92 327 11 3000 00	667 57 237 32 57 23 45	202 237 32 57 23 45	89 10 1 1 1	291 52 6 26 1 1
York.....	1 2 3 4 5 6 7 8 9 10	6990 50 102 129 55 157 44 697 65 4287	577902 45 5132 23 5685 75 11284 69 3398 87 8128 46 5225 29 51453 96 5488 46 228044 99	171 26 10 30 10 15 11 62 21 61	17820 32 765 54 2521 48 3406 25 612 97 732 62 964 20 4945 58 1280 49 6380 44	522 4 5 6 2 10 1 83 6 391	2752 90 1419 35 3482 67 4078 35 1811 07 209 61 144 15 118 18 1295 96 2850 77	128818 67 1419 35 3482 67 4033 59 1982 67 3749 52 1909 10 13605 14 1177 39 56941 04	127643 81 1419 35 3483 57 4033 59 1982 67 3749 52 1909 10 13649 30 1177 39 56032 07	3927 76 45 3483 57 44 76 199 17 165 60 305 62 74 02 118 57 3759 74	6589 45 95 116 53 164 33 650 64 4050	401 6 6 9 2 4 6 47 64 237	1613 12 26 13 11 7 110 24 1199
Totals....	366	70115	4337519	103891	31317767	5918	46519 87	161882767	161086687	54644 42	63217	3545	13704

TABLE B.

LIST of Division Court clerks, their post office address, their county or district and number of division in which their Courts are situated, for the Province of Ontario, up to the 31st December, 1921, inclusive. (Lists corrected up to date of printing.)

County or District.	No. of Division.	Clerk.	Post office address.
Algoma.....	1	Jno. Munnoch.....	Sault Ste. Marie
	2	Mrs. R. Bryant	Bruce Mines
	3	Thos. Dodds	Thessalon
	6	W. F. Adams.....	Richard's Landing
	7	J. A. Hawkins	Blind River
Brant	1	James C. Spence.....	Brantford
	2	Jas. Smiley.....	Paris
	3	A. E. Green.....	St. George
	4	W. F. Miles.....	Burford
	5	Walter E. Hooker	Scotland
Bruce.....	1	J. A. McGill	Walkerton
	2	W. H. Logan.....	Teeswater
	3	A. G. Macintyre	Kincardine
	4	J. C. Gibson.....	Paisley
	5	J. A. Chapman.....	Port Elgin
	7	J. R. Vandusen.....	Tara
	8	G. W. Taylor	Warton
	9	Angus Martyn.....	Ripley
	10	John Pettigrew.....	Lion's Head
	11	W. J. Little.....	Lucknow
	12	R. T. Kidd	Chesley
Carleton.....	1	C. A. E. Blanchet	Ottawa
	2	Wm. McElroy.....	Richmond
	3	Jas. H. Wilson, Jr.....	Carp
	4	A. S. Russell.....	Galetta
	5	W. H. Leech	North Gower
	6	T. A. Hicks	Metcalf
	7	W. A. Mason	Ottawa
Dufferin.....	1	J. M. Bennett	Orangeville
	2	W. H. Lamon.....	Shelburne
	3	John Ferris.....	Stanton
	4	Robt. Orr.....	Mono Mills
	5	W. A. Wansborough	Grand Valley
Elgin	1	E. C. Monteith.....	Aylmer
	2	John McIntyre	St. Thomas
	3	John McIntyre	St. Thomas
	4	M. S. Smith ..	Dutton
Essex	1	Jos. White.....	Sandwich
	2	W. A. McCormick	Amherstburg
	3	Geo. Pearce.....	Kingsville
	4	H. J. Bell	Harrow
	5	C. A. Edsall	Leamington
	6	H. Taylor.....	Belle River
	7	J. D. A. Deziel	Windsor
	8	H. P. Johnson	Essex
	9	A. J. Brown.....	Comber
	10	L. D. Warner	Pelee Island

List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Frontenac	1	Thos. Lambert	Kingston
	3	D. W. Lake	Sydenham
	4	J. E. Card	Verona
	5	J. A. Sharpe	Sunbury
	6	E. B. Buell	Sharbot Lake
	7	W. McGregor	Arden
Grey	1	R. G. Gordon	Owen Sound
	2	C. Ramage	Durham
	3	A. G. Bright	Meaford
	4	W. L. Tyson	Clarksburg
	5	W. J. Bellamy	Flesherton
	6	G. W. Collins	Chatsworth
	7	John Taylor	Hanover
	8	Richard L. Stephen	Markdale
Haldimand	1	James McGregor	Caledonia
	2	B. Humphrey	Cayuga
	3	D. Hastings	Dunnville
	4	C. E. Bourne	Jarvis
	5	J. W. Sangster	Canboro
Haliburton	1	Geo. A. Rogers	Minden
	2	G. Bemister	Haliburton
	3	A. W. Fleming	Wilberforce
	4	E. B. Speers	Dorset
Halton	1	Wm. Panton	Milton
	2	W. S. Savage	Oakville
	3	J. A. Tracy	Georgetown
	4	Geo. Agnew	Acton
	5	Wm. Fraser	Campbellville
	6	W. J. Stuart	Burlington
Hastings	1	F. M. Clarke	Belleville
	2	W. Greer	St. Ola
	3	L. E. Mills	Shannonville
	4	F. A. Bartlett	Tweed
	5	Thomas G. Clute	Stirling
	6	Dennis Gillen	Madoc
	7	E. A. Houle	Deseronto
	9	C. W. London	Trenton
	10	J. C. Bowen	Marmora
	11	W. J. Douglas	Maynooth
	12	J. McCaw	Bancroft
Huron	1	.....	Goderich
	2	J. C. Greig	Seaforth
	3	H. T. Rance	Clinton
	4	A. A. Lamont	Brussels
	5	R. N. Creech	Exeter
	6	Nat Whyard	Dungannon
	7	Jno. Tippet	Bayfield
	8	J. G. Stewart	Wingham
	9	Thomas Brown	Wroxeter
	10	W. L. Siebert	Zurich
	11	Thos. Trevethick	Crediton
	12	Jos. Stothers	Blyth

List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Kenora	1	O. Partington.....	Kenora
	2	J. D. Aaron	Wabigoon
	3	J.E.Gibson.....	Dryden
	4	J. E. Cole.....	Sioux Lookout
Kent	1	W. B. Wells	Chatham
	2	H.P.Stennett.....	Ridgetown
	3	H. E. Wells	Dresden
	4	J. C. Whittington.....	Blenheim
	5	Charles B. Jackson	Wallaceburg
	6	W. H. Bradley.....	Bothwell
	7	Jos. Wilson.....	Tilbury
Lambton.....	1	A. F. Wade	Sarnia
	2	Wm. McLeay	Watford
	3	L. Miller.....	Florence
	4	Wm. W. Stoyer.....	Sombra
	5	Thomas L. Jones.....	Forest
	6	W. C. Tudor	Thedford
	8	W. G. Fraser.....	Petrolea
	9	Thos. Allison.....	Alvinston
Lanark	1	R. Jamieson	Perth
	2	Robt. Beatty	Lanark
	3	A. R. G. Peden.....	Carleton Place
	4	R. Craig	Smith's Falls
	5	P. C. Dowdall.....	Almonte
Leeds and Grenville	1	I. J. Mansell.....	Brockville
	2	C. Plumb.....	Prescott
	3	J.H.Sampson.....	Gananoque
	4	S. H. Guest.....	Kemptville
	5	M. G. Corbett.....	Merrickville
	6	W.W. Phelps	Delta
	7	Jas. Edgar.....	Toledo
	8	Ed. Wright.....	Newboro'
	9	E. J. Purcell.....	Athens
	10	M. Maguire	Spencerville
	11	John Haley	North Augusta
	12	Charles Tennant.....	Mallorytown
Lennox and Addington.....	1	A. Knight.....	Napanee
	2	E. P. Shephard	Bath
	3	Joseph B. Allison	Adolphustown
	4	Jno. H. Patterson.....	Newburgh
	5	Miss B. Cox.....	Enterprise
	6	Robt. Bennett.....	Odessa
	7	James Aylesworth.....	Tamworth
	8	J. N. Baker	Flinton
	9	C. P. Stein.....	Denbigh
Lincoln.....	1	Samuel Shearer.....	Niagara-on-the-Lake
	2	A. H. Trapnell....	St. Catharines
	3	J. M. Martin.....	Smithville
	4	W. D. Fairbrother	Beamsville
	5	R. H. Kidd.....	Grimsby
Manitoulin	1	C. C. Platt.....	Gore Bay
	2	W. A. Sims	Little Current
	3	J.R.W. Phillips	Manitowaning

List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Middlesex	1	Chas. R. M. Graham....	London
	2	C. Noble.....	Park Hill
	3	R. H. Collins.....	Lucan
	4	J. H. Matthews	Delaware
	5	Chas. George.....	Glencoe
	6	John H. McIntosh	Strathroy
	7	F. V. Chittick.....	Dorchester Station
	8	Walter R. Westlake....	London, R. R. No. 2
	9	F. H. Whetter.....	London
Muskoka	1	I. B. Aulph	Bracebridge
	2	W. H. Butterworth	Gravenhurst
	3	A. R. Corbett	Huntsville
Nipissing.....	1	A. E. Blagdon	Sturgeon Falls
	2	C. A. Fink	Mattawa
	3	M. W. Flannery.....	North Bay
Norfolk.....	1	.....	Simcoe
	2	J. F. McKinnon	Waterford
	3	Hy. McKnight	Teeterville
	4	J. A. Lawson.....	Delhi
	5	M. J. McColl.....	Vittoria
	6	W. A. Maybee	Port Rowan
	7	Watson Park	Fairground
	8	W. F. Tibbetts	Port Dover
Northumberland and Durham	1	John Moorecraft.....	Bowmanville
	2	J. W. Bradley	Newcastle
	3	R. S. Caldwell	Port Hope
	4	W. S. Given.....	Millbrook
	5	J. C. Rosevear	Cobourg
	6	E. H. Pratt	Grafton
	7	H. S. Keyes.....	Colborne
	8	B. C. H. Becker.....	Brighton
	9	P. S. Ewing	Warkworth
	10	A. G. Austin	Wooler
	11	Geo. A. Hay	Campbellford
Ontario.....	1	Miss E. L. McDonell....	Whitby
	2	Jno. Fergie.....	Claremont
	3	J. W. Burnham.....	Port Perry
	4	R. J. Moore.....	Uxbridge
	5	Thos. Foster.....	Cannington
	6	C. A. Patterson.....	Beaverton
	7	D. Leonard	Atherly
Oxford	1	V. L. Francis	Woodstock
	2	C. Taylor.....	Drumbo
	3	E. J. Cody	Embro
	4	M. L. Bushell.....	Norwich
	5	Neil G. Gunn	Ingersoll
	6	W. J. Wilkins.....	Tillsonburg
	7	W. S. Russell.....	Tavistock

List of Division Court Clerks.—Continued.

County or District.	No. of Division.	Clerk.	Post office address.
Parry Sound.....	1	Wm. Ireland	Parry Sound
	2	John Fletcher.....	McKellar
	3	Jno. Knowles	Rosseau
	4	Fred Metcalf.....	Burk's Falls
	5	Harry Snuggs	Magnetawan
	6	T. J. Williams.....	Powassan
	7	Chas. Gandier.....	South River
Peel	1	John Clarke	Brampton
	2	J. K. Morley	Cooksville
	3	M. C. Hillock	Caledon
	4	F. E. Snider	Bolton
Perth	1	D. B. Burritt	Stratford
	2	F. G. Hemery	Mitchell
	3	Wm. Moyes.....	St. Mary's
	4	Jos. Thompson.....	Shakespeare
	5	Wm. Zimmerman	Milverton
	6	W.L.Heibein	Listowel
Peterborough	1	J. W. Miller	Peterborough
	2	J.E. Thompson	Norwood
	3	W. Sherin	Lakefield
	4	Mrs. A. T. Staples.....	Apsley
	5	E. Fennell	Havelock
	6	W. H. Fletcher.	Keene
Prescott and Russell.....	1	E. A. Johnson.....	L'Orignal
	2	P. S. Paquette	Vankleek Hill
	3	Napoleon Labrosse	St. Eugene
	4	D. M. Viau	Plantagenet
	5	H. D. Cameron.....	Cumberland
	6	Miss A. Duncan.....	Russell
	7	M. Gareau	Hawkesbury
	8	A. Groulx.....	Fournier
	9	H. Belanger	Alfred
	10	W. T. Erskine	Rockland
	11	Peter Gagné	South Indian
Prince Edward.....	1	D. Bongard	Pictou
	2	J. McQuoid.....	Milford
	3	Charles H. Wright.....	Demorestville
	4	W. H. C. Roblin	Ameliasburg
	5	H. A. Jolley.....	Wellington
	6	C. H. Saylor	Bloomfield
	7	A. S. Burr.....	Consecon
	8	B. E. Harrison.....	Waupoos
Rainy River	1	W. P. Pilkey	Fort Frances
	2	W. F. Sullivan	Emo
	3	D. K. McGregor.....	Rainy River
Renfrew	1	R. J. Roney	Pembroke
	2	L. O. Christmann	Beachburg
	3	M. Devine.....	Renfrew
	4	John R. Tierney.....	Arnprior
	5	G. R. Gourlay.....	Eganville
	6	H. G. McGinn	Cobden
	7	P. J. Harrington.....	Killaloe Station

List of Division Court Clerks.—Continued.

County or District.	No. of Division	Clerk.	Post office address.
Simcoe	1	Geo. Wilson	Barrie
	2	R. E. Stevenson	Bradford
	3	Jos. Wright	Beeton
	4	A. M. Knight	Collingwood
	5	T. C. Craig	Craighurst
	6	A. E. Smith	Orillia
	7	R. Carter	New Lowell
	8	H. Graham	Alliston
	9	W. J. Martin	Penetanguishene
	10	H. Gover	Coldwater
Stormont, Dundas & Glengarry	1	J. A. B. McLennan	Williamstown
	2	S. McDonell	Alexandria
	3	H. L. Fawthrop	Cornwall
	4	Geo. Sampson	Aultsville
	5	Jas. N. Eastman	Morrisburg
	6	Jas. Collison	Iroquois
	7	M. J. Cleland	South Mountain
	8	J. W. Carr	Finch
	9	J. R. McLeod	Dalhousie Station
	10	G. Elliott	Chesterville
	11	A. O. Miller	Avonmore
	12	.....	Maxville
Sudbury	1	J. K. McLennan	Sudbury
	2	L. Groulx	Chelmsford
	3	J. C. McMillan	Webbwood
	4	R. H. Wilson	Warren
	5	Geo. Hunt	Chapleau
Temiskaming	1	Paul A. Cobbold	Haileybury
	2	F. W. Ferguson	Liskeard
	3	A. J. Catt	Englehart
	4	M. R. Morgan	Elk Lake
	5	E. H. Hill	Timmons
	6	S. L. Bradley	Cochrane
	7	Jno. Cole	Matheson
Thunder Bay	1	R. E. Mitchell	Port Arthur
	3	G. H. Coe	Fort William
Victoria	1	Arch. Campbell	Woodville
	2	J. L. Arnold	Fenelon Falls
	3	G. W. Taylor	Bobcaygeon
	4	W. H. Kennedy	Omeme
	5	J. P. Ryley	Lindsay
	6	J. B. Weldon	Oakwood
	7	H. D. McInnes	Kirkfield
Waterloo	1	Fred. Rohleder	Kitchener
	2	W. Heise	Preston
	3	Edward J. Wilkins	Galt
	4	F. H. McCallum	New Hamburg
	5	F. H. Schummer	Linwood
	6	C. A. Huehn	St. Jacob's
	7	A. E. Watson	Ayr

List of Division Court Clerks.—Concluded.

County or District.	No. of Division.	Clerk.	Post office address.
Welland	1	H. T. Reilly	Welland
	2	Joseph Henderson.....	Marshville
	3	Jos. Clark	Ridgeway
	4	Jos. G. Cadham	Niagara Falls Sth.
	5	D. J. C. Munro.....	Thorold
	6	D. O. Evans.....	Port Colborne
Wellington	1	Miss. M. A. Day.....	Guelph
	2	Alex. Nicoll.....	Morrison
	3	Robt. Scott	Rockwood
	4	John Brownridge.....	Fergus
	5	A. J. Lindsay	Erin
	6	Henry Clark.....	Elora
	7	John Lunz.....	Drayton
	8	R. T. Smith	Arthur
	10	C. L. Eady.....	Harriston
	11	H. Clarke	Mount Forest
Wentworth	1	Miss. K. M. White	Hamilton
	2	F. J. Suter	Dundas
	3	J. C. Medlar.....	Waterdown
	4	E. Dayman	Lynden
	5	J. N. Jackson	Stoney Creek
	7	G. T. Neale.....	Mount Hope
	8	Thomas Murphy	Binbrook
	9	C. H. Peebles	Hamilton
York	1	A. McL. Howard	Toronto
	2	Robert J. Corson	Markham
	3	Thos. F. McMahon.....	Richmond Hill
	4	K. N. Robertson.....	Newmarket
	5	F. G. Tremayne.....	Sutton West
	6	W. H. Taylor	Aurora
	7	E. W. Brown	Woodbridge
	8	John Hamshaw.....	West Toronto
	9	W. T. Kenny.....	Birch Cliff
	10	E. H. Duggan.....	Toronto

TABLE C.

List of Division Court Bailiffs, their Post Office Address, the County or District and Number of Division in which their Courts are situated, for the Province of Ontario, up to 31st December, 1921, inclusive. (Lists corrected up to date of printing.)

County or District.	No. of Division.	Bailiff.	Post office address.
Algoma	1	T. J. Bowers.....	Sault Ste. Marie
	2	W. J. Hykin	Bruce Mines.
	3	W. Thompson	Thessalon
	6	A. Kitchen.....	Carterton, St. Jos. Is.
	7	Geo. Thompson.....	Blind River
Brant.....	1	Jno. M. Dyckman.....	Brantford
	2	J. W. Fasken	Paris
	3	J. H. Cornell.....	St. George
	4	Wm. Johnston.....	Burford
	5	J. R. Smith	Scotland
Bruce.....	1	Ezra Briggs	Walkerton
	2	Jas. Donaghy	Teeswater
	3	George G. Collins.....	Kincardine
	4	Alex. Fraser.....	Paisley
	5	J. J. Chapman.....	Port Elgin
	7	S. Putnam.....	Tara
	8	J. Hunt.....	Warton
	9	.....	Ripley
	10	A. C. Bridge	Lion's Head
	11	R. J. Moore.....	Lucknow
	12	Jno. Beatty.....	Chesley
Carleton.....	1 {	E. Lavoie.....	Ottawa
		E. T. Van Nierop.....	Ottawa
	2	Jos. Binnington	Stapleton
	3	Wm. James.....	Carp
	4	F. Johnson.....	Galetta
	5	Wesley Hicks.....	Kars
	6	Wm. Coombs.....	Metcalfe
	7	A. Wilson.....	Ottawa
Dufferin.....	1	Jos. Hughes.....	Orangeville
	2	.....	Shelburne
	3	Jno. Armstrong	Earnscliffe
	4	Jos. Hughes.....	Orangeville
	5	J. I. Buchanan	Grand Valley
Elgin	1	D. T. Augustine	Aylmer
	2	W. H. Bailey.....	St. Thomas
	3	W. H. Bailey.....	St. Thomas
	4	A. J. Branton	Dutton

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Essex.....	1	Alois Master	Sandwich
	2	A. J. Wharton.....	Amherstburg
	3	I. N. Lucas	Kingsville
	4	T. R. Quick.....	Harrow
	5	W. M. Mitchell.....	Leamington
	6	.....	Belle River
	7	M. Jacques.....	Windsor
	8	James Johnston	Essex
	9	Leon Souchereau.....	Stoney Point
	10	.....	Pelee
Frontenac	1	Chas. G. Clarke	Kingston
	3	P. J. Trousdale.....	Sydenham
	4	E. A. Tallen... ..	Verona
	5	E. F. Dennee	Inverary
	6	W. Thomlison.....	Sharbot Lake
	7	Wm. Wonmooth.....	Arden
Grey	1	E. Stanley.....	Owen Sound
	2	Wm. Sharp.....	Durham
	3	W. H. Arthur.....	Meaford
	4	Geo. Mitchell.....	Clarksburg
	5	John Wright	Flesherton
	6	James Dudgeon.....	Chatsworth
	7	F. Heimbecker.....	Hanover
	8	Thos. Ward.....	Markdale
Haldimand.....	1	James Thorburn.....	Caledonia
	2	Wm. Quinsey	Cayuga
	3	Wm. McIndoe.....	Dunnville
	4	Geo. A. Irwin	Jarvis
	5	Harvey Ricker.....	Canboro
Haliburton	1	D. F. Rogers	Minden
	2	.....	Haliburton
	3	J. M. Pickens .. .	Ursa
	4	.....	Dorset
Halton	1	W. E. McCreedy.....	Milton
	2	.....	Oakville
	3	Wm. Ward	Georgetown
	4	W. J. Reid	Acton
	5	Jos. Mitchell	Campbellville
	6	F. Utter.....	Burlington
Hastings	1	Louis Soule	Belleville
	2	Wm. Baker	St. Ola
	3	A. A. Burr.....	Shannonville
	4	J. E. Johnston.....	Tweed
	5	Jas. Tanner.....	Stirling
	6	C. St. Charles.....	Madoc
	7	T. A. Wilkins	Deseronto
	9	H. Mumford.....	Trenton
	10	O. R. Jones	Marmora
	11	John Perry.....	Maynooth
	12	R. Robinson.....	Bancroft

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Huron.....	1	W. F. Clark.....	Goderich.
	2	Fred Welsh.....	Seaforth.
	3	Robt. Welsh.....	Clinton.
	4	Jno. Long.....	Brussels.
	5	F. A. Willis.....	Exeter.
	6	H. Fowler.....	Dungannon.
	7	Thomas W. Cameron....	Bayfield.
	8	G. A. Phippen	Wingham.
	9	G. E. Town.....	Wroxeter.
	10	C. Eilber	Zurich.
	11	Eli Lawson	Crediton.
	12	Richard Somers.....	Blyth.
Kenora.....	1	Jas. Wilde.....	Kenora.
	2	.....	Wabigoon.
	3	.....	Dryden.
	4	G. H. Fanning.....	Sioux Lookout
Kent.....	1 {	Charles J. Moore	Chatham.
		A. Wells	Chatham.
	2	I. L. Smith	Ridgetown.
	3	A. Woods.....	Dresden.
	4	H. B. Marshall	Blenheim.
	5	Nelson Seed.....	Wallaceburg.
	6	John McEachran	Thamesville
	7	H. Cottingham	Tilbury
Lambton.....	1	Rich. Macdonald	Sarnia.
	2	J. F. Elliott	Watford.
	3	Wm. Lindsay.....	Florence.
	4	.....	Sombra.
	5	Joseph Burney	Forest.
	6	G. Sheppard	Thedford.
	8	Geo. Pearce	Petrolea.
	9	Jno. A. Cummings.....	Alvinston.
Lanark	1 {	Geo. Burke.....	Perth.
		Robt. Burris.....	Perth.
	2	Jas. Darou.....	Lanark.
	3	H. Wilson.....	Carleton Place.
	4	G. A. Phillips	Smith's Falls.
	5	J. Cochrane	Almonte.
Leeds and Grenville	1	G. N. Young	Brockville.
	2	E. B. Rickey	Prescott.
	3	Thos. Baker.....	Gananoque.
	4	B. F. Dangerfield	Kemptville.
	5	R. W. Barry	Merrickville.
	6	J. W. Russell	Delta.
	7	W. G. Richards.....	Frankville.
	8	E. J. Leech	Newboro.
	9	R. J. Seymour	Athens.
	10	Jas. P. Lawrence	Spencerville.
	11	W. H. Love	North Augusta.
	12	W. I. Mallory.....	Mallorytown.

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Lennox and Addington.....	1	Geo. Greer.....	Napanee
	2	.....	Bath
	3	S. E. Gallagher.....	Dorland
	4	.....	Newburgh
	5	H. W. Wager.....	Enterprise
	6	Geo. Watts.....	Odessa
	7	S. E. Kennedy.....	Tamworth
	8	F. Gould.....	Flinton
	9	Ed. Inwood.....	Denbigh
Lincoln.....	1	E. W. Anderson.....	Niagara-on-the-Lake
	2	Frank Secord.....	St. Catharines
	3	A. D. Lacey.....	Smithville
	4	Jos. Grobb.....	Beamsville
	5	H. C. Kelson.....	Grimsby
Manitoulin ..	1	S. Fraser.....	Gore Bay
	2	.....	Little Current
	3	D. Payette.....	Manitowaning
Middlesex	1	R. Annett.....	London
	2	J. Hall.....	Park Hill
	3	Chas. Sproal.....	Lucan
	4	Henry Eldidge.....	Delaware
	5	James Poole.....	Glencoe
	6	T. F. Hawkin.....	Strathroy
	7	Geo. Chittick.....	Dorchester Station
	8	W. C. Westlake.....	R.R. No. 5, London
	9	Wm. Ball.....	London
Muskoka	1 {	F. K. Sander.....	Bracebridge
		W. E. Massey.....	Port Carling
	2	Chas. Rennie.....	Gravenhurst
	3	H. G. Harper.....	Huntsville
Nipissing.....	1	H. Kinch.....	Sturgeon Falls
	2 {	Aime Jodouin.....	Mattawa
		.....	Whitney
	3	J. W. Sewell.....	North Bay
Norfolk	1	L. H. Barber.....	Simcoe
	2	M. L. Boughner.....	Waterford
	3	J. H. Boyce.....	Venessa, R. R. No. 3
	4	W. J. Herron.....	Courtland
	5	Chas. A. Dunkin.....	Vittoria
	6	Plewis Pierce.....	Port Rowan
	7	R. Scruton.....	Kinglake
	8	G. F. Holden.....	Port Dover
Northumberland and Durham	1	M. Munday.....	Bowmanville
	2	W. T. Jackson.....	Newcastle
	3	.....	Port Hope
	4	George Wallace.....	Millbrook
	5	A. B. Roberts.....	Cobourg
	6	A. C. Henan.....	Grafton
	7	Wm. Usher.....	Colborne
	8	Jno. A. Marshall.....	Brighton
	9	.....	Warkworth
	10	F. Ellis.....	Wooler
	11	A. Hay.....	Campbellford

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Ontario	1	F. Rogers	Whitby
	2	E. Gleeson	Claremont
	3	Jos. Baird	Manchester
	4	T. F. Ward	Uxbridge
	5	R. Pearsell	Cannington
	6	Wm. Dobson	Beaverton
	7	Jos. Egan	Millington
Oxford	1	J. W. Payne	Woodstock
	2	Wm. Markle	Drumbo
	3	J. A. McKay	Embro
	4	Arthur Catton	Norwich
	5	W. Holmes	Ingersoll
	6	E. A. Ellis	Tillsonburg
	7	Jos. Dewal	Tavistock
Parry Sound	1	A. Greer	Parry Sound
	2	.....	McKellar
	3	G. A. Atkinson	Rosseau
	4	W. H. Bennett	Burk's Falls
	5	S. Walton	Magnetawan
	6	Jno. Lang	Powassan
	7	M. Carrol	South River
Peel	1	M. Clarkson	Brampton
	2	Wm. H. Rutledge	Cooksville
	3	D. McArthur	Caledon
	4	D. B. Kennedy	Bolton
Perth	1	D. W. Forbes	Stratford
	2	H. R. Coppin	Mitchell
	3	Wm. Billings	St. Mary's
	4	Jno. S. Gabel	Shakespeare
	5	W. D. Weir	Milverton
	6	R. Woods	Listowel
Peterborough	1	S. R. Pearson	Peterborough
	2	F. J. Stewart	Norwood
	3	W. J. Hendon	Lakefield
	4	Wm. Staples	Apsley
	5	F. McAdams	Havelock
	6	H. McLachlan	Keene
Prescott and Russell	1	S. W. Wright	L'Orignal
	2	.....	Vankleek
	3	.....	St. Eugene
	4	J. A. Therrien	Curran
	5	.....	Cumberland
	6	G. H. Steains	Russell
	7	D. Millette	Hawkesbury.
	8	Ira Gates	Fournier
	9	H. Larocque	Alfred
	10 {	John A. Dent	Rockland
	11 {	Moise Laviolette	Clarence Creek
		A. L. Macdonald	South Indian

List of Division Court Bailiffs, etc.—Continued.

County or District.	No. of Division.	Bailiff.	Post office address.
Prince Edward	1	D. Hoover.....	Picton
	2	G. N. Ostrander.....	Milford
	3	P. M. Allison	Demorestville
	4	E. Bellon	Ameliasburg
	5	W. E. H. Young.....	Wellington
	6	J. W. Branscombe.....	Bloomfield
	7 ^a	Fred Ward	Consecon
	8	E. A. Williams.....	Waupoos
Rainy River	1	F. H. Warner	Fort Frances
	2	J. P. Kelly.....	Emo
	3	J. W. O'Mara.....	Rainy River
Renfrew	1	Geo. McDonald.....	Pembroke
	2	.....	Beachburg
	3	C. Miller	Renfrew
	4	W. E. Needham	Arnprior
	5	Wm. Luloff	Eganville
	6	E. Olmstead	Cobden
	7	W. L. Brisco.....	Killaloe Sta.
Simcoe.....	1	J. T. Ennis.....	Barrie
	2	Jas. Webb	Bradford
	3	D. W. Watson	Beaton
	4	O. R. Allison.....	Collingwood
	5	Thos. Cavanagh.....	Hillsdale
	6	H. Perryman	Orillia
	7	Wm. Switzer	New Lowell
	8	J. J. Williams	Alliston
	9	Ed. E. J. Hewson.....	Penetanguishene
	10	G. A. Abbott.....	Coldwater
Stormont, Dundas and Glengarry.....	1	Jno. Burgess	Williamstown
	2	Jas. Kerr	Alexandria
	3	J. P. Denny	Cornwall
	4	J. P. Ferguson	Osnabruck
	5	A. F. Bourette.....	Morrisburg
	6	.....	Iroquois
	7	E. Bushe.....	Hallville
	8	A. McIntosh.....	Finch
	9	D. C. McRae	Dalhousie
	10	R. Shaver.....	Chesterville
	11	D. H. McDiarmid.....	Avonmore
	12	Donald J. Robertson....	Maxville
Sudbury... ..	1	C. Gravelle.....	Sudbury
	2	J. Brunet.....	Chelmsford
	3	J. McLandress.....	Webbwood
	4	Geo. Mailette	Warren
	5	W. A. Lyness	Chapleau
Temiskaming	1	H. E. Blackwell.....	Haileybury
	2	J. H. Brown.....	New Liskeard
	3	{ Wm. McPherson	Englehart
		{ W. M. Johnston	Kirkland Lake
	4	C. McKenzie	Elk Lake
	5	H. Warren.....	South Porcupine
	6	Jno. McKay.....	Cochrane
	7	J. A. Cox	Matheson

List of Division Court Bailiffs, etc.—Concluded.

County and District.	No. of Division.	Bailiff.	Post office address.
Thunder Bay	1 {	W. H. Nelson	Port Arthur
		J. Handel	Schreiber
	3	O. Steen	Nipigon
		H. Johnston	Fort William
Victoria	1	S. Dumond	Woodville
	2	J. D. Daniel	Fenelon Falls
	3	W. J. Warren	Bobcaygeon
	4	W. R. McQuade	Omeme
	5	P. Conquergood	Lindsay
	6	Wm. J. McCullough	Oakwood
	7	J. W. Coad	Kirkfield
Waterloo	1	A. A. Moyer	Kitchener
	2	W. A. Bolduc	Preston
	3	L. C. Teather	Galt
	4	E. Scherer	New Hamburg
	5	H. Holle	Hawkesville
	6	H. Holle	Hawkesville
	7	J. H. Little	Ayr
Welland	1	W. E. Taylor	Welland
	2	Jno. Haymes	Marshville
	3	Jno. R. Huffman	Ridgeway
	4	S. B. Bedell	Niagara Falls
	5	F. Collins	Thorold
	6	C. H. Winn	Port Colborne
Wellington	1 {	Jno. Ogg	Guelph
		Wm. Young	Guelph
	2	Jno. Ogg	Guelph
	3	.....	Eramosa
	4	J. W. Love	Fergus
	5	J. J. Still	Erin
	6	J. W. Love	Elora
	7	N. Perkin	Drayton
	8	W. R. B. Tindale	Arthur
	10	Ed. Johnson	Clifford
	11	A. Agar	Mount Forest
Wentworth	1	Jas. Bryer	Hamilton
	2	J. K. Jones .....	.....
	3	J. Metzger	Waterdown
	4	J. K. Jones	Lynden
	5	T. Pike	Bartonville
	7	Jas. Thompson	Binbrook
	8	Jas. Thompson	Binbrook
	9	J. A. Atkinson	Hamilton
York	1	Chas. Synge	Toronto
	2	T. O. Lowry	Markham
	3	G. T. Allison	Richmond Hill
	4	P. Trivett	Newmarket
	5	T. A. Sheppard	Sutton
	6	W. H. Machell	Aurora
	7	Thos. Rowntree	Woodbridge
	8	D. A. Lowry	West Toronto
	9	Wm. Heron	West Hill
	10	Chas. H. Evans	Toronto

TABLE D.

DIVISION COURTS, LIMITS OF THE RESPECTIVE DIVISIONS IN
THE PROVINCE OF ONTARIO, AND JUDICIAL
OFFICERS.

ALGOMA.

F. K. Stone, Judge, Sault Ste. Marie.

J. M. Hall, J.J., Sault Ste. Marie.

G. W. Goodwin, Crown Attorney and C.P., Sault Ste. Marie.

1.—Bounded west by Thunder Bay District, 85th parallel of west longitude and east by Bar River, including all the islands in front.

2.—Bounded west by Bar River and east by the westerly boundary of the Townships of Thessalon, Kirkwood, Bridgeland, Houghton and Otter, and by said boundary line of the said last five-named townships produced northerly.

3.—Bounded west by the westerly boundary of the Townships of Thessalon, Kirkwood, Bridgeland, Houghton and Otter, and the boundary line of the last named five townships produced northerly to the northern boundary of the District, and on the east by a line produced northerly between the Township of Bright and Thompson to the northern boundary of the District of Algoma.

6.—Consisting of St. Joseph's Island.

7.—All the territory of the District of Algoma lying east of the eastern boundary of the Third Division including the Village of Cutler and Johns Island.

BRANT.

A. D. Hardy, Judge, Brantford.

W. M. Charlton, C.C.A. and C.P., Brantford.

1.—The City of Brantford and that part of the Township of Brantford not included in the other divisions hereinafter described. The Townships of Onondaga and Tuscarora and that part of the Township of Brantford lying south of the main road from Brantford to Hamilton and east of Fairchild's Creek.

2.—The Town of Paris and that part of South Dumfries west of the line between lots 18 and 19, and that part of the first concession of the Township of Brantford lying west of a continuation of the last-mentioned line.

3.—The remainder of the Township of South Dumfries, and of the first concession of the Township of Brantford.

4.—The ten northern concessions of the Township of Burford, and all that part of the 2nd, 3rd, 4th and 5th concessions of the Township of Brantford, west of the line between lots numbers 10 and 11, and that portion of the Kerr tract west of the continuation of the last-mentioned line.

5.—The Township of Oakland, the four southern concessions of the Township of Burford and lots numbers 1 to 5, inclusive, in the ranges east and west of the Mount Pleasant Road, in the Township of Brantford, adjoining the Township of Oakland.

BRUCE.

A. B. Klein, Judge, Walkerton.

A. M. Greig, J.J., Walkerton.

Thomas Dixon, C.C.A. and C.P., Walkerton.

1.—The Town of Walkerton and the Township of Carrick and the Township of Brant, south of the 12th concession, in the lots up to No. 26, and south of the 10th concession, in lots 26 to 34, inclusive.

2.—The Village of Teeswater, the Township of Culross and Greenock south of the 12th concession.

3.—The Town of Kincardine, the Village of Tiverton, and all of the Township of Kincardine, except that part east of the 25th side line in concessions 10, 11 and 12, and including that portion of the Township of Bruce West of the 20th side line in concessions 1, 2, 3, and 4, and lots 1 to 20, inclusive, in the Lake Range.

4.—The Village of Paisley, and that part of the Township of Brant lying north of the 11th concession and west of lot 26. That part of Greenock lying north of concession 11; and all that portion of the Township of Bruce not included in Nos. 3 and 5 and that part of the Township of Saugeen, east of a line between lots 28 and 29 and south of the proportion of the town line between Arran and Elderslie to the Saugeen River. All that part of the Township of Elderslie lying west of the 25th side line, and south of the 12th concession, and also that part lying north of concession 11 and west of lot 17, and that portion of the Township of Kincardine not included in No. 3.

5.—The Village of Port Elgin, and the Town of Southampton, that part of the Township of Saugeen lying west of the line between lots 28 and 29 and north of the production of the town line, between the Townships of Arran and Elderslie to the Saugeen River, all that part of the Township of Arran lying west of the line between lots 10 and 11 north of Arran Lake and the outlet of the said lake, and the Township of Amabel south of the 11th concession and west of concession "C" and west of concessions 8, 9 and 10, and all that part of the Township of Bruce, north of the 4th concession and west of the 20th sideline including lot 21 and lots north of it in the lake range in the said Township of Bruce.

7.—Tara and all Arran, not in No. 5, and all Elderslie, not in Nos. 4 and 12, and Amabel, south of the 8th concession and east of concession lettered C.

8.—The Town of Warton, the Township of Albemarle and that part of Amabel not in Nos. 5 and 7.

9.—The Township of Huron.

10.—The Townships of Eastnor, Lindsay, and St. Edmunds.

11.—Lucknow and the Township of Kinloss.

12.—Chesley and those parts of Brant and Elderslie not included in Nos. 1, 4 and 7.

CARLETON.

J. Mulligan, Judge, Ottawa.

J. A. Ritchie, C.C.A. and C.P., Ottawa.

1.—Comprising all the City of Ottawa and the Township of Gloucester, to lot 15, inclusive, Rideau Front, and concessions 1 and 6, inclusive, Ottawa Front and the islands in the Ottawa River opposite thereto.

2.—The Township of Goulburn, the 8th, 9th, and 10th concessions of the Township of Marlborough, all the Township of Nepean south of the River Goodwood, and the 4th, 5th, and 6th concessions thereof north of the same river to the boundary line between lots 20 and 21 in the last-mentioned concession.

3.—The Township of Huntley and the Township of March, except lots 1 to 5, inclusive, in concessions 1, 2, 3 and 4 thereof.

4 D.C.

- 4.—The Townships of Fitzroy and Torbolton.
- 5.—The Township of North Gower, Long Island in the Rideau River, and 1st, 2nd, 3rd, 4th, 5th, 6th and 7th concessions of Marlborough.
- 6.—The Township of Osgoode, the 6th, 7th, and 8th concessions Ottawa Front, and from lots 16 to 30, inclusive, of Rideau Front of the Township of Gloucester.
- 7.—The Township of Nepean, except the City of Ottawa, and part of the said Township lying south of the River Goodwood and concessions 4, 5 and 6, north of the River Goodwood to the boundary between lots 20 and 21 in the said last-mentioned concessions, and including also lots 1 to 5, inclusive, in concessions 1, 2, 3 and 4, in the Township of March.

DUFFERIN.

W. G. Fisher, Judge, Orangeville.

J. L. Island, C.C.A. and C.P., Orangeville.

- 1.—The Town of Orangeville, the Township of East Garafraxa and all that portion of the Township of Amaranth lying south of the southern boundary of lot No. 26, in each concession in the Township of Amaranth.
- 2.—The Village of Shelburne, the Township of Melancthon, and all that portion of the Township of Amaranth lying north of the southern boundary of lot number 26, in each concession of the Township of Amaranth.
- 3.—The Township of Mulmur.
- 4.—The Township of Mono.
- 5.—The Township of East Luther.

ELGIN.

D. C. Ross, Judge, St. Thomas.

A. McCrimmon, C.C.A. and C.P., St. Thomas.

- 1.—The Townships of Bayham, Malahide and South Dorchester.
- 2.—The Townships of Southwold and Yarmouth (except the City of St. Thomas).
- 3.—The City of St. Thomas.
- 4.—The Townships of Aldborough and Dunwich.

ESSEX.

J. J. Coughlin, Judge, Sandwich.

G. S. Smith, J.J., Sandwich.

G. A. Urquhart, C.C.A. and C.P., Windsor.

- 1.—Town of Sandwich and Township of West Sandwich.
- 2.—Town of Amherstburg and the Townships of Malden and Anderdon.
- 3.—The Village of Kingsville, and all that part of the Township of Gosfield not included in Division No. 8.
- 4.—The Township of Colchester South, and all Colchester North, south of the 9th concession, exclusive of the said concession, and the lots on both sides of Malden Road.
- 5.—Township of Mersea and Village of Leamington.
- 6.—The Township of Rochester, the Village of Belle River, the first concession of the Township of Maidstone, and all north of the Malden Road in the said Township of Maidstone.

7.—Town of Windsor, the Town of Walkerville, and all of Sandwich East, north of the Talbot Street range.

8.—The Town of Essex, and all of the Township of Maidstone lying west of the first concession and south of the Malden Road; so much of Sandwich East as is south of Talbot Street, including the lots on both sides of said street to Nos. 306 and 307; all of Colchester north of the 9th concession, including said concession and lots on both sides of Malden Road, and all that part of Gosfield lying north of concession 6, and extending as far east from the limits between Gosfield and Colchester as lots No. 12, including such lot in each concession north of concession 6, inclusive.

9.—The Townships of Tilbury West and Tilbury North.

10.—The Township of Pelee.

FRONTENAC.

H. A. Lavell, Judge, Kingston.

J. L. Whiting, C.C.A. and C.P., Kingston.

1.—City of Kingston, Township of Garden Island, Wolfe Island, Howe Island, and concessions 1, 2, 3 and 4 of the Township of Pittsburg, the Village of Cataraqui, the Township of Kingston and the Village of Portsmouth.

3.—Loughboro', the Townships of Loughboro' and Bedford.

4.—Verona, Townships of Portland and Hinchinbrooke.

5.—Sudbury, the Township of Storrington and that part of the Township of Pittsburg not included in division No. 1.

6.—The Townships of Olden, Oso, Barrie, Clarendon, Palmerston, Miller, Canonto, and South Canonto.

7.—The Township of Kennebec.

GREY.

C. T. Sutherland, Judge, Owen Sound.

T. H. Dyre, C.C.A. and C.P., Owen Sound.

1.—The Town of Owen Sound, the Village of Brooke and the Townships of Derby, Keppel, Sarawak and Sydenham.

2.—The Town of Durham, the Township of Egremont, and those portions of the Townships of Bentinck, Normanby and Glenelg as follows:—That part of the Township of Bentinck lying east of the line between lots 30 and 31 in the 1st, 2nd and 3rd concessions south of the Durham Road, and in concessions 1, 2 and 3 north of the Durham Road, and east of the line between lots 15 and 16 in concessions 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 thereof. That part of the Township of Normanby lying east of the line between lots 20 and 21, in the 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th and 18th concessions, and all of the Township of Glenelg, excepting that portion lying east of the line between lots 10 and 11 in the 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th and 15th concessions thereof.

3.—The Town of Meaford, the Township of St. Vincent, and that part of the Township of Euphrasia, lying west of the line between the 6th and 7th concessions and north of the line between lots 15 and 16.

4.—The Township of Collingwood and the east half of the Township of Euphrasia, excepting that part thereof lying between the 4th and 5th concessions and south of the lots between 12 and 13, and east half of the Township of Osprey.

5.—The Township of Proton, the west half of the Township of Osprey, and those parts of the Township of Artemesia consisting of the ranges of lots lying parallel to the Toronto and Sydenham Road, and south of the lines between lots 130 and 131, and concessions 1, 2 and 3 south of the Durham Road, and 1, 2, 3, 4, 5 and 6 north of the said Durham Road, and those portions of concessions 7, 8 and 9 lying east of the ranges of lots parallel with the Toronto and Sydenham Road, and those portions of concessions 10, 11, 12, 13 and 14 lying east of the line between lots 30 and 31.

6.—The Township of Sullivan and the Township of Holland, excepting those portions of concessions 9, 10, 11 and 12 lying south of the line between lots 15 and 16, and those portions of concessions 7 and 8 west of the ranges of lots lying parallel with the Toronto and Sydenham Road, and the ranges of lots lying parallel with the Toronto and Sydenham Road south of the line between lots 50 and 51.

7.—All lots from 1 to 30, inclusive, in the three concessions south and the three concessions north of the Durham Road in the said Township of Bentinck, and all the lots from 1 to 15, inclusive, in the 12th concession, from the 4th to the 15th concessions, inclusive, of the said Township of Bentinck, and all the lots from 1 to 20, inclusive, in all the concessions from 4 to 18, inclusive, in the Township of Normanby aforesaid.

8.—All the lots from 51 to 130, inclusive, in all the concessions parallel to and being northeast and southwest of the Toronto and Sydenham Road, in the Townships of Artemesia, Glenelg and Holland aforesaid; all lots to the westward of the dividing line between lots 30 and 31, in all the concessions from 10 to 14, inclusive, and all the lots from 1 to 5 in the 7th, 8th and 9th concessions, inclusive, which lie to the southwest of the third concession, southwest of the said Toronto and Sydenham Road, in the said Township of Artemesia; all the lots from 1 to 15, inclusive, in concessions from 5 to 6, and all the lots from 1 to 15, inclusive, in the concessions from 7 to 12, inclusive, in the Township of Euphrasia; all lots south of the allowance for road between lots 15 and 16, in the 9th, 10th, 11th and 12th concessions, and from lots 25 to 30, inclusive, on the 7th concession, and lots 28, 29, and 30 in the 8th concession of the said Township of Holland; and all the lots lying east of allowance for road between lots 10 and 11 in all the concessions from 7 to 15, inclusive, in the Township of Glenelg.

HALDIMAND.

G. H. Hopkins, Judge, Cayuga.

Harrison Arrell, C.C.A. and C.P., Cayuga.

1.—Comprising the Township of Seneca, except the first and second concessions, the Young Tract, and the property of the late Richard Martin and the late Robert Weir; all of the Township of Oneida, except the first range north of the Cayuga line, the Dennis Tract, and the lots southerly of the said tract, and the Village of Caledonia.

2.—Comprising the Township of North Cayuga, except that portion thereof lying northeast of the side line between lots 12 and 13, and 1st and 2nd concessions of the Township of Seneca, except that portion thereof lying northeast of the side line between lots 12 and 13, the Young Tract, and the lands of the late Robert Weir and Richard Martin, Esquires, in the said Township of Seneca, the first range of Oneida north of the Cayuga line, also the Dennis Tract and river lots lying south, and the Townships of Rainham and South Cayuga.

3.—Comprising the Townships of Moulton, Sherbrooke and Dunn, and the Town of Dunnville.

4.—Comprising the Township of Walpole, and the Village of Hagersville.

5.—Comprising the Township of Canboro', that portion of North Cayuga lying east of the side line between lots 12 and 13, and those parts of the 1st and 2nd concessions of the Township of Seneca lying northeast of the side line between lots 12 and 13.

COUNTY OF HALIBURTON.

(Annexed to Victoria for Judicial Purposes.)

W. D. Swayze, Judge, Lindsay.

H. McMillan, J.J., Lindsay.

T. H. Stinson, C.P. and C.C.A., Lindsay.

1.—The Townships of Glamorgan and Snowden, except that portion of both included in the third division, and all of the Townships of Snowden, Lutterworth, Minden, Anson, Stanhope, Hindon.

2.—The Townships of Dysart, Guilford, Harburn, Dudley, Harcourt and Bruton, and that portion of Monmouth not included in the third division.

3.—All the rest of the territory comprising Township of Monmouth (except lots 1 and 19, inclusive) in 13th, 14th, 15th, 16th and 17th concessions, the Township of Cardiff, the south 12 concessions of the Township of Glamorgan, and from lot 21, inclusive, to the eastern boundary in the south six concessions of Snowden.

4.—The Townships of Shelbourne, McClintock, Livingstone, Lawrence, Nightingale, Havelock, Eyre and Clyde.

HALTON.

J. W. Elliot, Judge, Milton.

W. I. Dick, C.C.A. and C.P., Milton.

1. Milton—All the territory comprised in the new survey of the Township of Trafalgar, and the first ten lots in concessions 1, 2, 3, 4, 5, and 6 in the Township of Esquesing, and the first five lots in concessions 7, 8, 9, 10 and 11 in the said township.

2.—That part of the Township of Trafalgar known as the Old Survey, and the town of Oakville.

3. Georgetown—All the rest of the territory comprised in concessions 8, 9, 10 and 11 in the Township of Esquesing not comprised in the first division.

4. Acton—All the rest of the territory comprised in concessions 1, 2, 3, 4, 5, and 6, Township of Esquesing.

5.—The Township of Nassagaweya, including village of Campbellville.

6.—The Township of Nelson, including the town of Burlington.

HASTINGS.

G. E. Deroche, Judge, Belleville.

J. F. Wills, J.J., Belleville.

Wm. Carnew, C.C.A. and C.P., Belleville.

1.—The City of Belleville and the Township of Thurlow; also all that portion of the Township of Sidney lying south of the 8th concession and east of the line between lots 18 and 19.

2.—The Townships of Wollaston, Limerick and Cashel, and the six northerly concessions of the Townships of Tudor and Grimsthorpe, and all those parts of the Township of Lake, in all the concessions thereof lying north of lots 21 in said concessions, all in the County of Hastings.

3.—The Township of Tyendinaga, except that part called Deseronto.

4.—The Township of Hungerford.

5.—All that part of the Township of Sidney which lies to the north of the 7th concession, and all that part of the Township of Rawdon which lies to the south of the 9th concession, and that part of the Township of Huntingdon south of the 6th concession.

6.—The Township and Village of Madoc, the Township of Elzevir and all that part of the Township of Huntingdon north of the 5th concession, and all of the Township of Tudor and Grimsthorpe, except the northerly six concessions of each of the said townships.

7.—The Village of Deseronto.

9.—The Town of Trenton, and all that part of the Township of Sidney lying south of the 8th concession and west of the line between lots 18 and 19.

10.—The Township of Marmora, that part of the Township of Lake lying south of lots 22 in all the concessions thereof, and all that part of the Township of Rawdon which lies north of the 8th concession thereof.

11.—The Townships of Herschell, Monteaale, Carlow, Bangor, Wicklow and McClure.

12.—The Townships of Faraday, Dungannon and Mayo, and the Village of Bancroft.

HURON.

L. H. Dickson, Judge, Goderich.

E. N. Lewis, J.J., Goderich.

Chas. Seager, C.C.A. and C.P., Goderich.

1.—Comprising the Town of Goderich, that part of the Township of Goderich to the north of the Cut Line and the Huron Road until the same meets the road allowance between the 13th and 14th concessions, then back along the Huron Road to its junction with the Cut Line, then west by the road allowance between concessions 11 and 12 to the River Maitland, then along the River Maitland to Goderich, together with the Township of Colborne.

2.—Comprising the Township of McKillop, the Town of Seaforth, and all that portion of the Township of Tuckersmith not included in the third division.

3.—Comprising all that portion of the Township of Hullett south of the blind line between the 7th and 8th concessions, of the Township of Hullett, that part of the Township of Goderich not included in Nos. 1 and 7, 1st, 2nd, 3rd and 4th concessions, Township of Stanley 1st and 2nd concessions, Township of Tuckersmith, L.R.S., north of lot 15, and that portion west of side road between lots 25 and 26, H.R.S., and Town of Clinton.

4.—Comprising the Township of Grey, all of the Township of Morris east of side road between lots Nos. 10 and 11 (which is not included in No. 12) and the Village of Brussels.

5.—Comprising the Townships of Usborne and the Village of Exeter.

6.—Comprising the Townships of Ashfield and all West Wawanosh, except that portion east of Maitland River.

7.—Comprising the Township of Goderich, south of Cut Line and Huron Road until the same joins the road between the 12th and 14th concessions of the Township of Goderich; thence along the said concessions until the same joins the River Bayfield, all Stanley not included in No. 3 and the Village of Bayfield.

8.—Comprising the Village of Wingham, the Township of Turnbury, all that part of East Wawanosh not included in No. 12, and all of the Township of Morris not included in Nos. 4 and 12.

9.—Comprising the Township of Howick and the Village of Wroxeter.

10.—Comprising the Township of Hay.

11.—Comprising the Township of Stephen.

12.—Commencing at the northeast angle of the Township of Hullett, thence southerly along the easterly boundary of the said Township of Hullett to the blind line between the 7th and 8th concessions of said township, thence westerly along said line to the western boundary of the township, thence northerly along the westerly boundary of the township to the Maitland River at the southeastern corner of the Maitland Block, thence along the said river northerly till the western boundary of East Wawanosh is reached, thence northerly along said westerly boundary to the road running between the 6th and 7th concessions of said Township of East Wawanosh, thence easterly along said road to the easterly limit of said township, thence northerly along the gravel road to the road running between the 5th and 6th concessions of the Township of Morris, thence easterly along said road to the line between lots 10 and 11, thence southerly along said line between the 6th and 7th concessions, thence easterly along said line to the line between lots 15 and 19, thence southerly to the boundary line between the Townships of Morris and Hullett, thence easterly to the place of beginning, including the Village of Blyth.

DISTRICT OF KENORA.

T. W. Chapple, Judge, Kenora.

H. P. Cooke, C. Atty. and C.P., Kenora.

1.—Comprising all the portion of the said District of Kenora lying west of the Seventh Meridian Line, including the Towns of Kenora and Keewatin.

2.—Comprising all that portion of the said District lying east of the eastern boundary of the Third Division, south of the northern boundaries of the Townships of Zealand and Hartman to the eastern boundary of the said District, including the Municipality of Ignace.

3.—Comprising all that portion of the said District lying between the Seventh Meridian Line and a line drawn parallel with the western boundary of lot 10 in the Township of Zealand, and extending northward to the northern boundary of the said District and southward to the southern boundary thereof, including the Town of Dryden.

4.—Comprising all that portion of the said Second Division, lying north of a line drawn eastward along the northern boundaries of the Township of Zealand and Hartman, to the eastern boundary of the said District of Kenora.

KENT.

Ward Stanworth, Judge, Chatham.

H. D. Smith, C.C.A. and C.P., Chatham.

1.—The First Division to consist of the City of Chatham and that part of the Townships of Dover East and West to the south of the 12th and 13th concession line of the Township of Dover East, and that part of the Township of Chatham south of the 12th and 13th concession line, and west of the side roads between lots 12 and 13, from the first mentioned 12th and 13th concession line to the 5th and 6th concession line, and all south of the said 5th and 6th concession line of said township; that part of the Township of Harwich north of 5th and 6th concession line, by the easterly boundary; that part of the Township of Raleigh north of the 16th concession to the west side road between lots 12 and 13 north to the 6th and

7th concession line, and all of the said township north of the said last-mentioned line, and that part of the Township of Tilbury East north of the 4th concession.

2.—The Second Division to consist of that portion of Township of Howard south of the 2nd and 3rd concession line by the eastern boundary (known as the Botany Road), and that part of the Township of Orford south of the 10th and 11th concession line of said township.

3.—The Third Division to consist of all that part of the Gore of Camden lying west of the 10th and 11th concession line, and that part of the Township of Camden lying west of the side line between lots 6 and 1; the Village of Dresden, and that part of the Township of Chatham north of the 5th and 6th concession line and east of the side roads between lots 12 and 13.

4.—The Fourth Division to consist of that part of the Township of Harwich south of the 5th concession of the eastern boundary, and south of the 3rd concession by the western boundary, and that part of Raleigh south of the 15th concession and east of the side road between lots 12 and 13 and the road to the shore through lot 146 on the Talbot Road.

5.—The Fifth Division to consist of the Village of Wallaceburg, the Gore of Chatham and that part of the Township of Chatham northwest of the 12th and 13th concession line, and west of the said roads between lots 12 and 13, and that part of Dover lying north of the 12th and 13th concession side road.

6.—The Sixth Division to consist of that part of the Township of Howard north of the Botany Road aforesaid, and that part of the Township of Oxford north of the 10th and 11th concession line, the Township of Rone, the Township of Bothwell, the Village of Thamesville, and that part of the Gore of Camden east of the 10th and 11th concession line, and that part of the Township of Camden east of the side line between lots 6 and 7.

7.—The Seventh Division to consist of that part of Tilbury East south of the 3rd concession, the Township of Romney, and that part of the Township of Raleigh south of the 6th and 7th concession line, and west of the side road between lots 12 and 13, in the said township, and the road through lot 147 on Talbot Road.

LAMBTON.

A. E. Taylor, Judge, Sarnia.

F. W. Willson, C.C.A. and C.P., Sarnia.

1.—The City of Sarnia, the Townships of Sarnia and Moore, and the Villages of Point Edward and Cartwright.

2.—The external boundaries of the Township of Warwick, including that portion of the Village of Arkona south of the township line.

3.—The external boundaries of the Townships of Euphemia and Dawn.

4.—The external boundaries of the Township of Sombra.

5.—The external boundaries of the Township of Plympton.

6.—The external boundaries of the Township of Bosanquet, including that portion of the Village of Arkona north of the township line.

8.—The external boundaries of the Township of Enniskillen.

9.—The external boundaries of the Township of Brooke.

LANARK.

J. H. Scott, Judge, Perth.

J. M. Balderson, C.C.A. and C.P., Perth.

1.—The Town of Perth, and the Townships of Drummond, Bathurst, South Sherbrooke, Burgess North, and that part of the Township of Elmsley North, north of the Rideau River, within the County of Lanark, and west of lot No. 12 in each concession.

2.—The Second Division to consist of the Village of Lanark, and the Townships of Lanark, Dalhousie, Darling, Lavant and North Sherbrooke.

3.—The Third Division to consist of the Town of Carleton Place and the Township of Beckwith, and the first six lots in the first seven concessions of Township of Ramsay.

4.—The Township of Montague, the Town of Smith's Falls, and that part of the Township of North Elmsley, from lot No. 1 to lot No. 12, in each concession, both inclusive, not within the limits of the Town of Smith's Falls.

5.—The Township of Pakenham, the Town of Almonte, and the Township of Ramsay, with the exception of the first six lots in the first seven concessions of the said township.

LEEDS AND GRENVILLE.

J. K. Dowsley, Judge, Brockville.

E. J. Reynolds, J.J., Brockville.

M. M. Brown, C.C.A. and C.P., Brockville.

1.—To consist of the 1st, 2nd, 3rd, 4th, 5th, 6th and 7th concessions and broken front of the Township of Elizabethtown, and the concession roads between them.

2.—To comprise the 1st, 2nd, 3rd, 4th, 5th concessions and broken front, and that part of the 6th, 7th and 8th concessions from the town line of Edwardsburg to lot No. 18, inclusive of the Township of Augusta, and the concession roads between them, and the 1st concession of the Township of Edwardsburg, including the Village of Cardinal.

3.—To consist of the 1st, 2nd, 3rd, 4th and 5th concessions and broken front of the Townships of Leeds and Lansdowne, respectively, and the concession roads between them.

4.—To consist of the Township of South Gower, the Township of Oxford from the west side line of lots No. 11 in all the concessions of the eastern boundary of the township, and the gore of land between South Gower, Oxford and Edwardsburg.

5.—To consist of the Township of Wolford (except the 7th and 8th concessions and the allowances of roads within and between them) ; lots Nos. 1 to 10, inclusive, in the 2nd, 3rd, 4th, 5th, 6th, 7th and 8th concessions of the Township of Oxford, and allowances of roads within and between them.

6.—To consist of the Townships of Bastard and Burgess, and those parts of the Townships of Leeds and Lansdowne, on the north side of the rear of the 5th concession in each respectively.

7.—To consist of the Townships of Kitley and Elmsley.

8.—To consist of the Townships of North Crosby and South Crosby.

5 D.C.

9.—To consist of that part of the Townships of Escott and Yonge, in rear of the 4th concession of Yonge, and in rear of the 6th concession of Escott; that part of the Township of Elizabethtown, in rear of the 7th concession of and west of lot No. 18 in the 8th, 9th, 10th and 11th concessions, and the allowances for roads embraced therein.

10.—The Township of Edwardsburg excepting the 1st concession thereof, including the Village of Cardinal.

11.—To consist of that part of the Township of Augusta in rear of the 5th concession and west of lots No. 18 in the 6th, 7th and 8th concessions; the whole of the 9th and 10th concessions of the Township of Augusta; the Gore between the Townships of Oxford, Wolford and Augusta; that part of the Township of Elizabethtown in rear of the 7th concession, and east of the commons, between lots No. 18 and 19 in the 8th, 9th and 10th concessions; the 7th and 8th concessions of the Township of Wolford; lots No. 1 to 10, inclusive, in the 9th and 10th concessions of the Township of Oxford; and the allowance for roads embraced therein.

12.—To consist of the 1st, 2nd, 3rd, and 4th concessions and broken front of the Township of Yonge; the 1st, 2nd, 3rd, 4th, 5th and 6th concessions and broken front of the Township of Escott, and the allowances for roads embraced therein.

The said 1st, 2nd and 12th divisions shall respectively embrace and comprehend within their lines those portions of the River St. Lawrence and islands therein, within the exterior lines of which such portions of said river and islands would lie and be, if such exterior side lines were produced and extended in that direction to the utmost limits of the Province.

LENNOX AND ADDINGTON.

Jas. H. Madden, Judge, Napanee.

U. M. Wilson, C.C.A. and C.P., Napanee.

1.—The Town of Napanee, Township of Richmond, all that part of North Fredericksburg and Adolphustown lying north of Hay Bay, and all that part of North Fredericksburg lying north of Big Creek.

2.—Comprises 1st concession of Ernestown, the Village of Bath, the Township of Amherst Island, and the 2nd, 3rd and 4th concessions of the said Township of Ernestown, from the west limits thereof to the west limit of lot No. 21 in each concession.

3.—Township of South Fredericksburg and all that part of North Fredericksburg and Adolphustown not included in Division No. 1.

4.—1st, 2nd and 3rd concessions of the Township of Camden and the Village of Newburg.

5.—All that part of the Township of Camden not included in Division No. 4.

6.—All that portion of the Township of Ernestown not included in the limits of Division No. 2.

7.—Township of Sheffield.

8.—Townships of Kaladar, Anglesea and Effingham.

9.—Townships of Abinger, Ashby and Denbigh.

LINCOLN.

J. S. Campbell, Judge, St. Catharines.

M. Brennan, C.C.A. and C.P., St. Catharines.

1.—The Town and Township of Niagara.

2.—The Township of Grantham (including the City of St. Catharines), the Villages of Merritton and Port Dalhousie and the Township of Louth.

3.—The Townships of Caistor and Gainsborough and the 9th concession of the Township of Grimsby, including the 1st and 2nd ranges as part of the said concession.

4.—The Village of Beamsville and the Township of Clinton.

5.—The Village of Grimsby, the Township of North Grimsby, and the Township of South Grimsby, except that portion included in the Third Division.

DISTRICT OF MANITOULIN.

Judge, Gore Bay.

W. F. McRae, C.A., and C.P., Gore Bay.

1. The Town of Gore Bay, the Townships of Cameron, Billings, Gordon, Allan, Campbell, Mills, Burpee, Robinson, Dawson and the Islands Barrie, Clapperton and Duck, and the Islands of said district lying in the North Channel of Lake Huron, North of the said Townships and all islands in Lake Huron lying South of said Townships.

2. The Town of Little Current, the Townships of Howland, Sheguindah, Bidwell, Ten, Rutherford, Carlyle, Humboldt, and the Indian reservation adjoining the Township of Humbolt, Philip, Edward Island, Great Lacloche Islands, and all the islands in the said North Channel of Lake Huron, adjacent to the said Townships and Islands.

3. Manitowaning, the Townships of Assiginack, Tehkummah and Sandfield, and all that part of Manitoulin lying East of the Township of Assiginack, Manitowaning and South Bays, and the islands adjacent thereto, including the whole of the Indian reservation Wikwemikong, and the islands East and South of said territory.

MIDDLESEX.

Talbot Macbeth, Judge, London.

J. C. Judd, J.J., London.

C.C.A., and C.P. London.

1. That part of the City of London lying to the west of Maitland Street with that portion of the Township of London lying south of the line between the 4th and 5th concessions and west of the said street, produced northerly on a line in the same direction to the line between the said 4th and 5th concessions, and with that portion of the Township of Westminster lying west of the main road leading south from Clark's Bridge, across the Thames, south to the line between the 1st and 2nd concessions, and westerly to the line between lots 42 and 43, and extending northerly to the River Thames, and also including the Village of London West.

2.—The Villages of Parkhill and Ailsa Craig, the Townships of East Williams and West Williams, and that portion of the Township of Lobo lying north of the line between the 11th and 12th concessions, and east of the lines between lots Nos. 12 and 13.

3.—The Townships of McGillivray and Biddulph and the Village of Lucan.

4.—The Township of Delaware, with that portion of the Township of Westminster west of the line between lots 30 and 31 in the 2nd concession, then southerly on the line between lots 20 and 21 to the southerly limit of the township, including all west of said line, and also including all that portion of the front of said Township of Westminster lying west of the line between lots Nos. 42 and 43, not included in the first division, with that portion of the Township of Caradoc lying south of the line between the 5th and 6th concessions to the River Thames, and with that portion of the Township of Lobo lying south of the line between the 6th and 7th concessions, to the River Thames.

5.—The Township of Ekfrid and Mosa, including the Villages of Wardsville, Newbury and Glencoe.

6.—Townships of Adelaide and Metcalfe, the Town of Strathroy, with that portion of the Township of Caradoc lying north of the line between the 3rd and 4th concessions, with that portion of the Township of Lobo which lies north of the 6th concession and west of the line between lots 12 and 13 of the said township.

7.—The Township of North Dorchester, north and south of the River Thames, that portion of the Township of West Nissouri which lies south of the line between lots 14 and 15, and with that portion of the Township of Westminster lying south of the line between the 1st and 2nd concessions and east of the line between lots 30 and 31 in the 2nd concession and thence east of the line between lots 20 and 21, continued south to the southerly limit of the said Township of Westminster.

8.—All that portion of the Township of London which lies north of the line between the 4th and 5th concessions, that portion of the Township of Lobo which lies north of the line between the 6th and 7th concessions, and east of the line between lots 12 and 13 to the line between the 11th and 12th concessions and with all that portion of the Township of West Nissouri which lies north of the line between lots 14 and 15.

9.—All that part of the City of London lying east of Maitland Street; that part of the Township of London, lying south of the line between the 4th and 5th concessions and east to the said street, produced northerly or in a line in the same direction to the line between the said 4th and 5th concessions and that part of the Township of Westminster lying north of the line between the 1st and 2nd concessions, and east of the main road leading south from Clarke's Bridge across the Thames.

DISTRICT OF MUSKOKA.

A. A. Mahaffy, Judge, Bracebridge.

Thomas Johnson, C.A., and C.P., Bracebridge.

1.—The Town of Bracebridge, concessions 1, 2, 3, 4, 5, 6, 7, 8, and 9, in the Township of Stephenson, Brunel and Franklin, and concessions 7, 8, 9, 10, 11, 12 and 13, in the Townships of Muskoka and Draper, and the Townships of Macauley, McLean, Ridout, Monck, Watt, Cardwell, Freeman, Gibson and Medora, including the Village of Port Carling.

2.—The Town of Gravenhurst, the Townships of Morrison, Ryde, Wood, Oakley and Baxter, and concessions 1, 2, 3, 4, 5 and 6 of the Townships of Muskoka and Draper.

3.—The Town of Huntsville, the Townships of Stisted, Chaffey and Sinclair, and concessions 10, 11, 12, 13 and 14 in the Townships of Stephenson, Brunel and Franklin.

DISTRICT OF NIPISSING.

Jos. A. Valin, Judge, North Bay.

H. D. Leask, J.J., North Bay.

T. E. McKee, C.A., and C.P., North Bay.

1.—To be composed of all that part of the District which is situated west of the line between the Indian Reserve and the Township of Widdifield produced south to the boundary of the District, and north of the north-east angle of the Township of Gooderham, and south of the line marking the northern boundary of the said Township of Gooderham produced west to the boundary of the District.

2.—To be composed of so much of the District as lies east of the line commencing at the north-west angle of the Township of Poitras produced to the south-east angle of the Township of French; the Townships of Orlig and Mattawan, and all that part of the District situated east of the line between the Townships of Bonfield and Calvin, produced to the southerly boundary of the District.

3.—To be composed of the Townships of Widdifield, Phelps, Ferris, Bonfield, Chisholm, Boulter, Ballantyne, Wilkes, Biggar, Paxton, Butt, Devine, Hunter, McCraney, Finlayson, Peck, and all that part of the District situated west of a line drawn from the south-east angle of the Township of French, produced north to the Ottawa River, thence along the Ottawa River to the south-east angle of the Township of South Lorrain, thence west along the south boundary of South Lorrain to the east boundary of the Township of Cassels, thence north along the east boundary of the Township of Cassels, produced northerly to the northern boundary of the District, thence west along the northern boundary of the District to the western boundary thereof, thence southerly along the western boundary to the north-west angle of the Township of Pardo, thence east along the north boundary to the Township of Pardo, produced to the north-east angle of the Township of Gooderham; thence southerly along the east boundary of the Township of Gooderham, and the said boundary forwarded to the waters of Lake Nipissing.

NORFOLK.

A. T. Boles, Judge, Simcoe.

W. E. Kelly, C.C.A., and C.P., Simcoe.

1.—The Town of Simcoe, the Gore of the Township of Woodhouse and all that part of said Township lying west of the side line between lots 5 and 6, together with that part of the 4th, 5th and 6th concessions lying west of the said line between lots 12 and 13.

2.—The Township of Townsend and the Village of Waterford.

3.—The Township of Windham.

4.—The Township of Middleton and the Village of Delhi.

5. The Township of Charlotteville.

6.—The Townships of North Walsingham, South Walsingham and the Village of Port Rowan.

7.—The Township of Houghton.

8.—The Village of Port Dover, and that part of the Township of Woodhouse not included in Division 1, viz.: all that part of the 1st, 2nd and 3rd concession lying east of the side line between lots 5 and 6, and that part of the 4th, 5th and 6th concessions lying east of the said line, between lots 12 and 13 in said township.

NORTHUMBERLAND AND DURHAM.

H. A. Ward, Judge, Port Hope.

W. F. Kerr, C.C.A. and C.P., Cobourg.

1.—Townships of Cartwright and Darlington and the Town of Bowmanville.

2.—Township of Clarke and Village of Newcastle.

3.—Township of Hope and Town of Port Hope.

4.—Townships of Cavan, Manvers, South Monaghan and Village of Millbrook.

5.—Township of Hamilton and Town of Cobourg.

6.—Townships of Haldimand and Alnwick.

- 7.—Township of Cramahe and Village of Colborne.
- 8.—Township of Brighton and Village of Brighton.
- 9.—Township of Percy and Village of Hastings.
- 10.—Township of Murray.
- 11.—Township of Seymour and Village of Campbellford.

ONTARIO.

T. A. MacGillivray, Judge, Whitby.
R. Ruddy, J.J., Whitby.
J. E. Farewell, C.C.A. and C.P., Whitby.

- 1.—Including the Townships of Whitby and East Whitby and the Towns of Whitby and Oshawa.
- 2.—The Township of Pickering.
- 3.—The Townships of Reach and Scugog and the Village of Port Perry.
- 4.—The Townships of Uxbridge and Scott and the Town of Uxbridge.
- 5.—The Township of Brock and the Village of Cannington.
- 6.—The Township of Thorah and Village of Beaverton.
- 7.—The Townships of Mara and Rama, including the Village of Brechin.

OXFORD.

J. G. Wallace, Judge, Woodstock.
R. N. Ball, C.C.A., and C.P., Woodstock.

- 1.—Comprising the City of Woodstock, the Township of East Oxford, and that part of the Township of East Zorra, lying south of the line between lots number twenty-five and twenty-six of the Township of Blandford, and that part of the Township of North Oxford lying east and north of the road between lots 16 and 17 to the boundary of the Township line between North and West Oxford, and that part of the Township of West Oxford lying east of the road between lots 6 and 7 to the boundary of the Township of East Oxford, and that part of the Township of Blandford lying south of the 10th concession.
- 2.—Comprises the Township of Blenheim.
- 3.—Comprises the Township of East Nissouri and West Zorra and the Village of Embro.
- 4.—Comprises the Townships of North Norwich and South Norwich and the Village of Norwich.
- 5.—Comprises the Town of Ingersoll and that part of the Township of North Oxford lying west and south of the road between lots No. 16 and 17 of the Township of West Oxford, and that part of the Township of West Oxford lying south of the road between lots 6 and 7 to the line between West Oxford and East Oxford, and those portions of the Township of Dereham being part of the 1st concession of the said Township of Dereham, west of the Middle Town Line.
- 6.—Comprises the Town of Tillsonburg and that part of the Township of Dereham not included in the Fifth Division.
- 7.—Comprising the Village of Tavistock and that part of the Townships of East Zorra, north of the road between lots 25 and 26, and that part of the Township of Blandford lying north of the 10th concession of the said Township.

DISTRICT OF PARRY SOUND.

F. R. Powell, Judge, Parry Sound.

W. L. Haight, C.A. and C.P., Parry Sound.

1.—The Town of Parry Sound and the Townships of Foley, McDougall, Cowper and Carling, and all that portion of the district lying to the west of the east boundary of Carling, produced to the French River.

2.—The Townships of McKellar, Ferguson, Hagerman, Croft, and all that portion of the district lying between the east boundary of Ferrie and the west boundary of Ferguson, produced to the French River.

3.—The Townships of Humphrey, Christie, Monteith and Conger.

4.—Townships of McMurrich, Perry, Armour, Proudfoot and Bethune.

5.—Townships of Spence, Chapman, Ryerson and Lount.

6.—That territory bounded on the west by the western boundaries of the Townships of Pringle and Patterson, and the western boundary of the Township of Patterson, produced to the French River and Lake Nipissing; on the east by the boundary of the District of Parry Sound, and on the south by the southern boundaries of the Townships of Himsworth, Gurd and Pringle.

7.—The Townships of Machar, Laurier, Strong and Joly.

PEEL.

B. F. Justin, Judge, Brampton.

W. S. Morphy, C.C.A. and C.P., Brampton.

1.—Township of Brampton, Township of Chinguacousy and northern division of the Township of Toronto Gore.

2.—Village of Streetsville, Township of Toronto and southern division of the Township of Toronto Gore.

3.—Township of Caledon.

4.—Village of Bolton, Township of Albion.

PERTH.

J. A. Barron, Judge, Stratford.

G. G. McPherson, C.C., and C.P., Stratford.

1.—To consist of all that part of the Township of North Easthope west of the line between lots 25 and 26, and south of the road between the 8th and 9th concessions, and all that part of the Township of South Easthope west of the side line between lots 25 and 26; all that part of the Townships of Downie and Gore north and east of the concession line between the 10th and 11th concessions and the Oxford Road; and all the Township of Ellice from the 1st to 13th concession, inclusive.

2.—To consist of all that part of the Township of Fullarton not included in Division No. 3, and the Townships of Hibbert and Logan.

3.—To consist of that portion of the Township of Downie west of the Oxford Road, and south of the concession line between the 10th and 11th concessions; the Township of Blanshard; all that part of the Township of Fullarton comprising the 13th and 14th concessions, and south of a road leading from Mitchell Road, between lots 24 and 25, east of lots 3 in the 10th concession: thence east along the line between the 10th and 11th concessions to the town line.

4.—To consist of that part of the Township of North Easthope east of the line between lots 25 and 26, and the north of the 8th concession, inclusive, with

the 9th and 10th concessions; all that part of the Township of South Easthope not included in Division 1.

5.—To consist of the Township of Mornington, and all that part of the Township of Elma from lots 13 to 72, both numbers inclusive, of the 1st concession, and from lots 27 to 16, both numbers inclusive, in and from the 2nd to the 18th concession, both concessions inclusive, of the said Township of Elma; and concessions 14, 15 and 16 of the Township of Ellice; and concessions 11, 12, 13 and 14 of the Township of North Easthope.

6.—To consist of the Township of Wallace and all that part of the Township of Elma from the 1st concession to the 18th concession, both concessions inclusive, and comprising lots Nos. 1 to 52, both inclusive, of the 1st concession, and lots Nos. 1 to 26 inclusive, from the 2nd to the 18th concession, both concessions inclusive.

PETERBOROUGH.

E. C. S. Huycke, Judge, Peterborough.

G. W. Hatton, C.C.A., and C.P., Peterborough.

1.—Shall comprise the City of Peterborough, the Townships of North Monaghan and Ennismore, all the Township of Smith lying south of the 7th concession, all that part of the Township of Otonabee lying west of the 8th concession and north of lots Nos. 21 and all that part of the Township of Douro lying south of lots numbered 11.

2.—Shall comprise the Village of Norwood, the Township of Asphodel, and all that part of the Township of Dummer lying east of the 5th concession and that part of the said Township of Dummer lying west of the 6th concession and south of lots numbered 11.

3.—Shall comprise that part of the Township of Smith lying north of the 6th concession, all that part of the Township of Douro lying north of lots numbered 10, that part of the Township of Dummer lying west of the 6th concession and north of lots numbered 10, the Township of Galway, the Township of Harvey and the Village of Lakefield.

4.—Shall comprise the Townships of Anstruther, Burleigh, Cavendish and Chandos.

5.—Shall comprise the Townships of Belmont and Methuen and the Village of Havelock.

6.—Shall comprise the Township of Otonabee, except that part thereof lying west of the 8th concession and north of lots numbered 21.

PRESCOTT AND RUSSELL.

A. Constantineau, Judge, L'Orignal.

C. G. O'Brian, J.J., L'Orignal.

Louis Côté, C.C.A., and C.P., L'Orignal.

1.—Comprises the whole of the Township of Longueuil, the municipality of the Village of L'Orignal, and the 1st concession of the Township of Caledonia.

2.—Comprising all that part of the Township of West Hawkesbury, extending from front of 3rd concession to the rear of the said township.

3.—Comprises the whole of the Township of East Hawkesbury.

4.—Comprising the Township of North Plantagenet, and that part of the Township of South Plantagenet lying north of the Nation River.

- 5.—Comprising the whole of the Township of Cumberland.
- 6.—Comprising the whole of the Township of Russell.
- 7.—Comprising the two front concessions of the Township of West Hawkesbury, and the Municipality of Hawkesbury Village, within the same.
- 8.—Comprising the Township of Caledonia (excepting the 1st concession of the said township), and also that portion of the Township of South Plantagenet lying south and east of the Nation River.
- 9.—Comprising the whole of the Township of Alfred.
- 10.—Comprising the whole of the Township of Clarence.
- 11.—Comprising the whole of the Township of Cambridge.

PRINCE EDWARD.

Ivan McLean, Judge, Picton.

M. R. Allison, C.C.A., and C.P., Picton.

1.—The Town of Picton, the 2nd and 3rd concessions of "Military Tract" from the west line of No. 13 eastward; Gore "G"; 1st and 2nd concessions north of the Carrying Place, 1st concession southeast of the Carrying Place, and 2nd concession north of Black River, including Gores "K" and "L" and McCan Gores, all in the Township of Hallowell; Block "I" in the concession north and east of East Lake, and Gore "B" in the Township of Athol, and 1st and 2nd concessions south of the Bay of Quinte, and Gore "A" in the Township of North Marysburg, and 1st concession southwest of Green Point to the end of Carman's Point in Sophiasburg.

2.—The Township of South Marysburg, and the Southern part of Athol, commencing at the outlet of East Lake, thence down to the head of the Lake, thence down to the base line between the 1st concession south and the 1st concession north of East Lake, till it strikes the township line of Hallowell, thence down said township line till it strikes South Marysburg.

3.—The Township of Sophiasburg, together with Big Island, excepting the 1st concession southwest of Green Point to the end of Carman's Point.

4.—All that part of the Township of Ameliasburg lying east of the line between lots 86 and 87, in the 1st, 2nd, 3rd and 4th concessions of said township, including Huff's Island.

5.—That part of the Township of Hillier not included in the 7th division, also the 1st and 2nd concessions north of West Lake, and west of lot No. 7 in the said concession, and that part of Irwin Gore lying north and west of lot No. 7 in the 2nd concession and the west part of the 2nd concession produced west of lot No. 74 in that concession in the Township of Hallowell.

6.—Block (IV.) four, concession south side of West Lake, 1st concession "Military Tract," 2nd and 3rd concessions of said tract west of Lots No. 13, in those concessions, "Gore E," 1st and 2nd concessions north of West Lake, and east of lot No. 6 in those concessions; the Gerrow Gore and that part of Irwin Gore not included in Division No. 8, and all that part of the 2nd concession produced east of lot No. 75 in the Township of Hallowell.

7.—All that part of the Township of Ameliasburg lying west of the line between lots No. 86 and 87, in the 1st, 2nd, 3rd and 4th concessions of said township; all that part of the 4th and 5th concessions of the Township of Hillier west of the line between lots 86 and 87 and the 3rd concession west of the line between lots No. 22 and 23, with that part of the 2nd concession lying North of Pleasant Bay in the said Township of Hillier.

8.—All the point lying east of the west line of Marshland's Gore, the concession lying north of Smith's Bay and Waupoos Island in the Township of North Marysburg.

DISTRICT OF RAINY RIVER.

A. McLennan, Judge, Fort Frances.

N. L. Croome, C.C.A. and C.P., Fort Frances.

1.—To comprise all that part of the said District lying east of the east boundaries of the Townships of Aylesworth, Lash, Carpenter, Kingsford and Fleming, and east of the east boundary of the said Township of Fleming produced north to the north boundary of the said District.

2.—To comprise all that part of the said District lying west of Division No. 1 and east of the east boundaries of the Townships of Morley, Morley Additional, Pattullo, Sifton and Dewart, and east of a line drawn north astronomically from the northeast angle of the said Township of Dewart to the north boundary of the said District.

3.—To comprise all that part of the said District lying west of Division No. 2.

RENFREW.

J. M. McNamara, Judge, Pembroke.

J. H. Burritt, C.C.A., and C.P., Pembroke.

1.—Comprising the Town of Pembroke, the Townships of Pembroke, Stafford, Alice, Petawawa, Buchan, Rolph, Wylie, McKay, Fraser, Herd, Clara and Maria, and all that part of the Township of Wilberforce from the 18th to the 25th concessions, both inclusive, and also those parts of the 14th, 15th, 16th and 17th concessions of the same Township of Wilberforce lying north of Snake River and east of Lake Dore.

2.—Comprising all that part of the Township of Westmeath lying east and north of the Muskrat Lake and River, and all those parts of the Township of Ross, from the 5th to the 9th concessions, both inclusive, east of Muskrat Lake, and from the 7th to the 13th (of the other) concessions, both inclusive, of the said Township of Ross.

3.—Comprising the Town of Renfrew and the Townships of Horton, Admas-ton, Bagot, Blythfield, Brougham and Matawachan, in the said County of Renfrew.

4.—Comprising the Village of Arnprior and the Township of McNab.

5.—Comprising the Townships of Grattan, Sebastopol, South Algona, North Algona, and all that part of the Township of Wilberforce, from the 1st to the 17th concessions, both inclusive, excepting those parts of the 14th, 15th, 16th and 17th concessions of said Township of Wilberforce lying north of Snake River and east of Lake Dore.

6.—Comprising the Township of Bromley, and all that part of the Township of Westmeath west of Muskrat Lake, and all those parts of the Township of Ross, from the 1st to the 14th concessions, both inclusive, of the said Township of Ross.

7.—Comprising the Townships of Brudenell, Radcliffe, Raglan, Lynedoch, Griffith, Hagarty, Sherwood, Jones, Richards and Burns.

SIMCOE.

G. N. Vance, Judge, Barrie.

E. A. Wismer, J.J., Barrie.

J. R. Cotter, C.C.A., and C.P., Barrie.

1.—Comprising the Town of Barrie, the Township of Vespra, except that portion lying west of the Nottawasaga River, and excepting also lots Nos. 38, 39 and 40, in the 1st and 2nd concessions, and lots Nos. 1, 2 and 3 in the 3rd, 4th, 5th, 6th and 7th concessions respectively. That portion of the Township of Oro lying south of lots Nos. 21 in the 1st and 2nd concessions (including the ranges), and south of lots Nos. 13 in the 3rd, 4th, 5th, 6th, 7th and 8th concessions respectively; that portion of the Township of Innisfil lying east of lots Nos. 5 in the 6th, 7th and 8th concessions, and that portion lying north of the 8th concession; that portion of the Township of Essa lying north of lots Nos. 19 in the 7th, 8th, 9th, 10th and 11th concessions.

2.—The Village of Bradford, the Township of West Gwillimbury, excepting thereout lots Nos. 1, 2, 3, 4 and 5 in the 14th and 15th concessions; the Township of Innisfil, excepting that portion lying north of the 5th concession, and excepting also lots Nos. 1, 2, 3, 4 and 5 in the 1st, 2nd, 3rd, 4th and 5th concessions thereof.

3.—The Township of Tecumseh, excepting concessions 12, 13, 14 and 15; the Township of Adjala, excepting that portion lying north of lot No. 25 in the 8th concession thereof.

4.—The Town of Collingwood, the Village of Stayner, that portion of the Township of Nottawasaga lying north of lot No. 18 in the 12th concession thereof; that portion of the Township of Sunnidale lying north of the 8th concession; that portion of the Township of Floss lying west of the Nottawasaga River; the islands in Lake Huron contiguous to the Township of Nottawasaga.

5.—The Township of Floss, except that portion lying west of the Nottawasaga River; the Township of Medonte, except that portion lying east of the 10th concession and north of lots Nos. 10 in the 9th and 10th concessions respectively; that portion of the Township of Oro lying north of the southern boundaries of lots Nos. 21 in the 1st and 2nd concessions, and north of the southern boundaries of lots Nos. 13 in the 3rd, 4th, 5th, 6th, 7th and 8th concessions respectively; lots Nos. 38, 39 and 40 in the 1st and 3rd concessions, and lots Nos. 1, 2 and 3 in the 3rd, 4th, 5th, 6th and 7th concessions of the Township of Vespra.

6.—The Town of Orillia, the Township of Orillia, southern division, the Township of Orillia, northern division, except that portion lying north of lots Nos. 15 in the first seven concessions thereof; that portion of the Township of Oro lying east of the 8th concession; that portion of the Township of Medonte, being composed of lots Nos. 1 to 6 (both inclusive) in the 11th, 12th, 13th, and 14th concessions; the islands in Lake Simcoe contiguous to the townships and portions of townships above described lying wholly or for the most part opposite thereto.

7.—The Township of Nottawasaga, except that portion lying north of lot No. 18 in the 12th concession thereof; the Township of Sunnidale, except that portion lying north of the 8th concession; that portion of the Township of Vespra lying west of the Nottawasaga River; that portion of the Township of Essa lying north of lots 19 in the 1st, 2nd, 3rd, 4th, 5th and 6th concessions; that portion of the Township of Tossorontio lying north of lots Nos. 20 in each of the seven concessions thereof.

8.—The Township of Essa, except that portion lying north of lots Nos. 19 in each of the eleven concessions thereof; the Township of Tossorontio, except that portion lying north of lots Nos. 20 in each of the seven concessions thereof; that

portion of the Township of Innisfil, being composed of lots Nos. 1, 2, 3, 4 and 5 in the 1st, 2nd, 3rd, 4th, 5th, 6th, 7th and 8th concessions; the 12th, 13th, 14th and 15th concessions of the Township of Tecumseh; lots Nos. 1, 2, 3, 4 and 5 in the 14th and 15th concessions of the Township of West Gwillimbury; that portion of the Township of Adjala lying north of lots Nos. 25 in the eight concessions thereof.

9.—The Town of Penetanguishene and the Village of Midland, the Township of Tiny; that portion of the Township of Tay lying west of the 8th concession; the islands in Lake Huron contiguous to the Township of Tiny, and to that part of the Township of Tay, forming part of the 9th division, and lying wholly and for the most part opposite thereto.

10.—The Township of Matchedash, that portion of the Township of Orillia, northern division, lying north of lots Nos. 15, in the first seven concessions thereof; that portion of the Township of Medonte lying north of lots Nos. 6, in the 11th, 12th, 13th and 14th concessions, and that portion lying north of lots Nos. 10, in the 9th and 10th concessions thereof; the Township of Tay, except that portion lying west of the 8th concession; the island in Lake Huron, contiguous to that portion of the Township of Tay, forming part of the 10th division, and lying wholly or for the most part opposite thereto.

NOTE.—Each of the said several divisions shall include all allowances for roads embraced within its external limits, and shall also extend to the centre of every allowance for road lying external and adjacent to every such division, excepting always where any such last-mentioned allowance is hereinbefore declared to belong to or form part of any particular division.

STORMONT, DUNDAS AND GLENGARRY.

J. R. O'Reilly, Judge, Cornwall.

J. G. Harkness, C.C.A. and C.P., Cornwall.

1.—Township of Charlottenburg, in the County of Glengarry.

2.—Township of Lochiel, in the County of Glengarry.

3.—Township of Cornwall, in the County of Stormont.

4.—Township of Osnabruck, in the County of Stormont.

5.—Township of Williamsburg, in the County of Dundas.

6.—Township of Matilda, in the County of Dundas.

7.—Township of Mountain, in the County of Dundas.

8.—Township of Finch, in the County of Stormont.

9.—Township of Lancaster, in the County of Glengarry.

10.—Township of Winchester, in the County of Dundas.

11.—Township of Roxborough, in the County of Stormont.

12.—Township of Kenyon, in the County of Glengarry.

SUDBURY.

J. J. Kehoe, Judge, Sudbury.

R. R. McKessock, C.A. and C.P., Sudbury.

1.—To comprise so much of the District not included in Division No. 4, as lies east of a line commencing at the south-west angle of Township No. 82 produced north to the north-west angle of the Township of Fairbank, thence east to the south-east angle of the Township of Rayside, thence north to the north-east

angle of the Township of Kitchener, and so much of the District as lies north of the line drawn from the north-east angle of the Township of Kitchener, produced to the south-west angle of the Township of Botha, thence north to the north-west angle of said Township, and produced to the western boundary of the District, and all the territory lying east of a line produced north from the boundary of the District, between Townships Nos. 16 and 17 produced to the south-east angle of the Township of Shenango, thence west to the south-west angle of said Township, thence north to the boundary of the District.

2.—So much of the District as lies south of a line produced easterly from the south-west angle of the Township of Forks to the north-west angle of the Township of Botha, thence to the southern boundary of said Township, thence east to the north-east angle of the Township of Kitchener, thence south to the south-east angle of the Township of Rayside, thence west to the boundary of the District.

3.—So much of the District as lies west of a line produced north from the south-west angle of Township No. 82 to the north-west angle of the Township of Fairbank, thence west to the boundary of the said District.

4.—So much of the District that lies east of a line between Townships of Allen and Bigwood produced north to the northern boundary of the District

5.—So much of the District as lies west of a line drawn from the north-east angle of the Township of Shenango and produced to the southern boundary of the District, excepting said Township.

DISTRICT OF TEMISKAMING.

H. Hartman, Judge, Haileybury.

G. H. Hayward, J.J.

F. L. Smiley, C.A. and C.P., Haileybury.

1.—To be composed of that portion of the District lying south of the northerly boundary of the Townships of Klock, Barr, Firstbrook, and Bucke, and east of the line between the Townships of Van Nostrand and Klock, produced southerly to the boundary of the District.

2.—To be composed of the Townships of Cane, Henwood, Kearns, Harley, Casey, Auld, Lundy, Hudson, Dymond, Harris, Hilliard and Brethour including the Town of New Liskeard.

3.—So much of the District that lies north of the northern boundary of the Townships of Cane, Henwood, Kerns, Hilliard and Brethour and east of the boundary line between the Townships of Tudhope and Bryce, produced northerly to the north-west angle of the Township of Bernhardt, thence east to the boundary of the District.

4.—So much of the District as lies south of the southerly boundary of the Township of Langmuir produced easterly to the north-west angle of the Township of Bernhardt and west of the line between the Townships of Maisenville and Bernhardt, produced southerly to the southern boundary of the District.

5.—So much of the District as lies west of a line produced north from the south-east angle of the Township of Geikie to the north-east angle of the Township of Douglas, thence east to the south-east angle of the Township of Blackstock, thence north to the north-east angle of the Township of German, thence west to the north-west angle of said Township, thence north to the north-east angle of Evelyn, thence west along the northern boundary of said Township, thence north

to the north-east angle of the Township of Duff, thence west to the boundary of the District.

6.—So much of the District as lies north of the southern boundary of the Township of Kirkland produced east and west to the boundary of the District.

7.—So much of the District as lies north of a line drawn from the south-west angle of the Township of Timmins to the eastern boundary of the District and east of a line produced north from the south-west angle of said Township to the north-west angle of the Township of Stock, thence west to the south-west angle of the Township of Dundonald, thence north to the north-west angle of said Township, thence west to the south-west angle of the Township of Little, thence north to the north-west angle of the Township of Mann.

THUNDER BAY DISTRICT.

H. H. O'Leary, Judge, Port Arthur.

Jno. McKay, J.J., Port Arthur.

W. F. Langworthy, C.A., and C.P., Port Arthur.

1.—All that part of the district lying west of the meridian of 87 degrees of west longitude, to the meridian of the most easterly part of Hunter's Island, excepting therefrom the Municipality of Neebing.

3.—Comprising the Municipality of Neebing.

VICTORIA.

W. D. Swayze, Judge, Lindsay.

H. McMillan, J.J., Lindsay.

J. E. Anderson, C.C.A. and C.P., Lindsay.

1.—The first consists of the following townships and parts of townships, viz.: Of the 15th concession of the Township of Mariposa, and the Township of Eldon, except the ranges north and south of the Portage Road.

2.—All the Township of Fenelon, except that portion lying east of the Scugog River, and south of Sturgeon Lake, and the Township of Somerville.

3.—The Township of Verulam.

4.—The Township of Emily.

5.—The Town of Lindsay, Township of Ops, and that portion of the Township of Fenelon, lying east of the Scugog River, and south of Sturgeon Lake.

6.—The Township of Mariposa, except the 15th concession.

7.—The Townships of Carden and Dalton, Laxton, Digby and Longford, and the Township of Bexley, and that portion of the Township of Eldon north of Portage Road, and the range south of Portage Road.

WATERLOO.

E. J. Hearn, Judge, Kitchener.

D. S. Bowlby, C.C.A., and C.P., Kitchener.

1.—All that portion of the Township of Waterloo lying north of Blockline on the west side of the Grand River and that part of the upper block of said township lying north of said township lying on the east side of the Grand River, north

of lots Nos. 115, 109, 104, 86 and 95, to the Guelph Township line, including the Towns of Kitchener and Waterloo.

2.—All that part of the Township of Waterloo lying south of the Blockline on the west side of the Grand River, and that part lying on the east side of the Grand River, south of the northern boundary of lots Nos. 115, 109, 104, 85 and 95, to the Guelph Township line, including the Villages of Preston and Hespeler.

3.—All that portion of the Township of North Dumfries lying east of lot No. 19 in the 7th concession, and running a course with eastern boundary of the said lot in a northerly direction up to the 12th concession; thence along the eastern boundary of lot No. 23, in the said 12th concession, to the township line, including the Town of Galt.

4.—The Township of Wilmot, including the Village of New Hamburg.

5.—The Township of Wellesley.

6.—The Township of Woolwich.

7.—All that part of the Township of North Dumfries lying west of the eastern boundary of said lot No. 19, in the 7th concession; thence along the eastern limits of the said lot No. 19, the same course thereof, in a northerly direction to the 15th concession; thence along the westerly limit of lot No. 23, in the said 12th concession to the township line, including the Village of Ayr.

WELLAND.

L. B. C. Livingstone, Judge, Welland.

T. D. Cowper, C.C.A., and C.P., Welland.

1.—The Township of Crowland; that part of the Township of Thorold lying south of the lines between lots 178 and 195, running through to Pelham; that part of Pelham lying south of the 4th concession, and that part of Humberstone lying north of the concession line, between the 4th and 5th concessions, being the whole of the 15th concession and the Town of Welland.

2.—The Township of Wainfleet.

3.—The Township of Bertie, and those parts of the Township of Humberstone not included in Nos. 1 and 6, and the Village of Fort Erie.

4.—The Township of Willoughby, the Village of Chippawa, and that part of the Township of Stamford south of the line between lots 136 and 137; easterly from the westerly limit of the township to the south-east angle of lot No. 133; thence north on the line between lots Nos. 132 and 133, to the northern boundary of the township, including the towns of Clifton and Navy Island.

5.—Those parts of the Township of Stamford, Thorold and Pelham not included in any other division, and the Town of Thorold.

6.—All the Township of Humberstone lying south of the 5th concession, and west of the side lines between lots Nos. 9 and 10, in the several other concessions thereof, and the Village of Port Colborne.

WELLINGTON.

A. Spotton, Judge, Guelph.

J. M. Kearns, C.C.A., and C.P., Guelph.

- 1.—The Town and Township of Guelph.
- 2.—The Township of Puslinch.
- 3.—The Township of Eramosa.
- 4.—The Township of Nichol, excepting the 11th and 12th concessions; the Municipality of Fergus; the first eight concessions of the Township of Garafraxa; and lots 1 to 18, both inclusive, in concessions A and B of the Township of Peel; lots 13, 14, 15, 16, 17 and 18, in concessions 18 and 19, and lots 19, 20 and 21 in the 17th concession of the Township of Peel.
- 5.—The Township of Erin.
- 6.—The Township of Pilkington, and the 11th and 12th concessions of the Township of Nichol; the Municipality of the Village of Elora, and lots Nos. 19 and upwards belonging to the 9th, 10th, 11th, 12th, 13th, 14th, 15th and 16th concessions of Peel.
- 7.—Concessions 1 to 16, inclusive, of the Township of Maryboro' and concessions 1 to 16, inclusive, of the Township of Peel, except lots 19, 20, 21, 22 and 23 of those concessions in that township.
- 8.—That part of the Township of Arthur south and southeast of lot 15, on the west side of the Owen Sound Road, in the Township of Arthur; that part of the Township of Luther from 1 to 16, both inclusive; and lots 1 to 12, both inclusive, of the 17th and 18th concessions of the Township of Peel; lots 5 to 11, both inclusive, of the 19th concession of said Township of Peel; and lots 19 to 23, both inclusive, of concessions A and B of said Township of Peel.
- 10.—The Township of Minto.
- 11.—The Town of Mount Forest, and that part of the Township of Arthur north of lot 16, west of the Owen Sound Road; lot 17, on the Owen Sound Road, and lot 13, east of the Owen Sound Road.

WENTWORTH.

C. G. Snider, Judge, Hamilton.
J. G. Gauld, J.J., Hamilton.
Geo. W. Ballard, C.C.A., and C.P., Hamilton.

- 1.—All that part of the Township of Barton lying east of the lines between lots 14 and 15, and all that part of Hamilton City east of Hughson street.
- 2.—The whole of the Township of Flamboro' West, the Town of Dundas, and the east half of the Township of Ancaster.
- 3.—The whole of the Township of Flamboro' East.
- 4.—The whole of the Township of Beverly and the west half of the Township of Ancaster.
- 5.—The whole of the Township of Saltfleet.
- 7.—The whole of the Township of Glanford.
- 8.—The whole of the Township of Binbrook.
- 9.—All that part of the Township of Barton lying west of the lines between lots 14 and 15, and that part of Hamilton City west of Hughson street.

YORK.

E. Coatsworth, Judge, Toronto.
F. M. Morson, J.J., Toronto.
J. Tytler, J.J., Toronto.

C. H. Widdifield, J.J., Toronto.

J. H. Denton, J.J.

Eric Armour, C.C.A., Toronto.

H. E. Irwin, C.P., Toronto.

1.—The City of Toronto east of Yonge street, at date 14th September, 1875 (i.e., Bloor, Sherbourne and Howard streets on the north, the Don on the east, down to Queen street, and south of Queen street as far as Lee avenue).

2.—Concessions 5 and 11, inclusive, of the Township of Markham, and concessions 5 to 10, inclusive, of the Township of Whitchurch, from 1 to 10, inclusive, together with the Villages of Markham and Stouffville.

3.—Concessions 1 to 4, inclusive, of the Township of Markham, and concessions 1 to 4, inclusive, of the Township of Whitchurch, from lots 1 to 10, inclusive, and concessions 1 to 3, inclusive, of the Township of Vaughan.

4.—The Township of Whitchurch, from the line between lots 10 and 11 northward; and the Township of East Gwillimbury.

5.—The Townships of Georgina and North Gwillimbury.

6.—The Township of King and the incorporated Village of Aurora.

7.—Concessions 4 to 11, inclusive, of the Township of Vaughan.

8.—All that portion of the Township of York lying west of Yonge street, and the Township of Etobicoke.

9.—Township of Scarboro' and all that portion of the Township of York which lies east of Yonge street and the Village of Leslieville.

10.—The city of Toronto, west of Yonge Street, at date of 10th September, 1875 (i.e., Bloor street on the north and Dufferin street on the west).

DIVISION COURT TARIFF.

Form I.

CLERK'S FEES

1.	Receiving claim, numbering and entering in procedure book.....	\$0 50
	[This item to apply to entering in the procedure book a transcript of judgment from another court, but not an entry made for the issue of a judgment summons.]	
2.	Issuing summons with necessary notices and warnings thereon, or judgment summons (as provided in forms) in all:—	
	Where claim exceeds \$10 and does not exceed \$20.....	60
	Where claim exceeds \$20 and does not exceed \$60.....	75
	Where claim exceeds \$60 and does not exceed \$100.....	1 00
	Where claim exceeds \$100 and does not exceed \$200.....	2 00
	Where claim exceeds \$200 and does not exceed \$300.....	3 00
	Where claim exceeds \$300 and does not exceed \$400.....	4 00
	[N.B.—Inreplevin and interpleader suits the value of the goods to regulate the fee.]	
3.	Copy of summons, including all notices and warnings thereon.....	25
4.	Copy of claim (including particulars) when not furnished by plaintiff	25
5.	Copy of set off or counterclaim or notice of defence (including particulars) when not furnished by defendant.....	25
	[NOTE—In either of the last two preceding items, the fee may be taxed against the party ordered to pay costs.]	
6.	Receiving and entering bailiff' returns to any summon, writ, or warrant issued under the Seal of the Court (except summons to witness and return to summons or papers from another division).....	25
7.	Taking confession of judgment	10
	[This does not include affidavit and oath, chargeable under item 8.]	
8.	Every necessary affidavit, if actually prepared by the clerk, and administering oath to the deponent	25
9.	Furnishing duly certified copies of summons and notices and papers with all proceedings for purposes of appeal, as required by either party, per folio of 100 words	05
10.	Certificate therewith	25
11.	Certifying under the Seal of the Court and delivering to a judgment creditor a memorandum of the amount of the judgment and costs against a judgment debtor, or garnishee, under the Creditor's Relief or for any other purpose.....	25
12.	Copies of papers, for which no fee is otherwise provided necessarily required for service or transmission to the Judge, each.....	10
	If exceeding two folios, per folio.....	05
13.	Every notice of defence or admission entered, or other notice required to be given by the clerk to any other party to a cause or proceeding, including mailing but not postage	25
14.	Entering final judgment by clerk, on special summons, where claim is not disputed:	
	Where claim does not exceed \$60.....	50
	Where claim exceeds \$60 and does not exceed \$100.....	1 00
	Where claim exceeds \$100 and does not exceed \$200.....	1 50
	Where claim exceeds \$200.....	2 00

15. Entering every judgment rendered at the hearing or final order made by the Judge:	
Where claim does not exceed \$60.....	50
Where claim exceeds \$60 and does not exceed \$100.....	1 00
Where claim exceeds \$100 and does not exceed \$200.....	1 50
Where claim exceeds \$200	2 00
[NOTE—This fee does not apply to any proceeding on judgment summons.]	
[These fees shall include the service of recording at the trial and afterwards entering in the procedure book the judgment, decree, and order in its entirety, rendered or made at the trial. If a garnishee proceeding before judgment, these fees will be allowed for the judgment in respect to the primary debtor, and like fees for the adjudication, whenever made, in respect to the garnishee.]	
16. Subpoena to witness	25
[This subpoena may include any number of names therein, and only one original subpoena shall be taxed, unless the Judge otherwise orders.]	
17. For every copy of subpoena required for service.....	10
18. Summons to jury (including copy for each jurymen) when required by parties	2 00
19. Calling and returning jury ordered by the Judge.....	25
20. Every order of reference, or order for adjournment, made at hearing, and every order requiring the signature of the Judge, and entering the same, including final order on judgment debtor's examination:	
Where claim exceeds \$10 and does not exceed \$100.....	25
Where claim exceeds \$100 and does not exceed \$200.....	50
Where claim exceeds \$200.....	75
[Any necessary warning with order forms part of the order.]	
21. Transcript to another Division Court:	
Where claim exceeds \$10 and does not exceed \$100.....	50
Where claim exceeds \$100.....	75
22. Every writ of execution, warrant of attachment, or warrant of commitment and delivering same to bailiff:	
Where claim does not exceed \$60.....	50
Where claim exceeds \$60 and does not exceed \$100.....	75
Where claim exceeds \$100 and does not exceed \$200.....	1 00
Where claim exceeds \$200 and does not exceed \$300.....	1 50
Where claim exceeds \$300.....	2 00
23. Renewal of every summons or writ of execution when ordered by the judgment creditor, or warrant of commitment when ordered by the Judge	35
24. Every bond when necessary, and prepared by the clerk (including affidavits of justification and of execution).....	1 00
25. Transmitting transcripts of judgment or transmitting papers for service to another division, or to the Judge on application to him, including necessary entries and mailing but not including postage.....	25
26. Receiving papers from another division for service, and entering the same, handing to the bailiff, receiving and entering his return and transmitting the same (if return made promptly, not otherwise)....	30
27. Search by a person not a party to the suit or proceeding, to be paid by the applicant	25
Search by a party to a suit or proceeding, where the suit or proceeding is over one year old	10
[No fee is chargeable for search to a party to the suit or proceeding, if same is not over one year old.]	

28. Taxing costs in defended suits, after judgment pronounced by the Judge	25
29. Making out statement of costs in detail (including bailiff's fees) at the request of any party	10
[Neither item 28 or 29 applies to statement of costs endorsed on summons or copy to be served.]	
30. Taxing bailiff's costs, under Section 187 of the Division Courts Act....	25
31. Every necessary letter to any party to any cause, matter or proceeding in court	15
[A letter shall not be considered necessary when a notice contains the same information.]	

FORM 2

BAILIFF'S FEES

1. Service of summons (including return) issued under the Seal of the Court, or judgment summons, or order on each person, except summons to witness and summons to juryman:	
Where claim exceeds \$10 and does not exceed \$20.....	60
Where claim exceeds \$20 and does not exceed \$60.....	75
Where claim exceeds \$60 and does not exceed \$100.....	1 00
Where claim exceeds \$100 and does not exceed \$200.....	1 25
Where claim exceeds \$200 and does not exceed \$300.....	1 50
Where claim exceeds \$300.....	2 00
2. Service of subpoena or summons to witness or juryman or service of notice	50
3. Taking confession of judgment and attending to prove.....	25
4. For calling parties and their witnesses at the sitting of the court in every defended case and at the hearing of every judgment summons..	25
5. Enforcing every writ of execution or summons of replevin, or warrant of attachment or warrant against the body, each:	
Where claim does not exceed \$20.....	75
Where claim exceeds \$20 and does not exceed \$60.....	1 00
Where claim exceeds \$60 and does not exceed \$100.....	1 50
Where claim exceeds \$100 and does not exceed \$200.....	2 00
Where claim exceeds \$200 and does not exceed \$300.....	3 00
Where claim exceeds \$300.....	4 00
6. Every mile or fraction of a mile necessarily travelled to serve summons, or process or other necessary paper, or on going to arrest, or in going to seize on a writ of execution where money paid on demand, or made on execution, or case settled after seizure (mileage one way only to be allowed.)	20
NOTE—No mileage is allowable for any unsuccessful attempt to serve a summons or other paper. Necessary disbursements incurred in carrying a delinquent to prison, shall be allowed subject to approval of the clerk.	
7. Every schedule of property seized, attached or replevied, including affidavits of appraisal, when necessary:	
Exceeding \$10 and not exceeding \$60.....	60
Exceeding \$60 and not \$100.....	1 00
Exceeding \$100 and not \$200.....	1 25
Exceeding \$200 and not \$300.....	1 50
Exceeding \$300 and not \$400.....	2 00
8. Every bond when necessary, when prepared by the bailiff, including affidavit of justification and execution.....	1 00

9. Every notice of sale, not exceeding three, under execution, or under attachment, each 25
10. Reasonable allowances and disbursements, necessarily incurred in the care and removal of property :
 (a) If a bailiff removes property seized, he is entitled to the necessary disbursements, in addition to the fees for seizure and mileage.
 (b) If he takes a bond, then to \$1.00 instead of disbursements for removal of property.
 (c) If assistance is necessary in the seizure, or securing, or retaining, of property, the bailiff is entitled to the disbursements for such assistance.
 (d) All charges for disbursements are to be submitted to the clerk for taxation, subject to appeal to the Judge.
 (e) The bailiff must in all cases endorse a memorandum of all his charges on the back of the execution, or state them on a separate slip of paper, so that the clerk may conveniently tax the bailiff's charges for fees and disbursements.
 (f) The clerk in all cases to sign the memorandum of his taxation, and preserve it among the papers in the cause, together with the execution for future reference, and thereby enable the clerk to certify the bailiff's return properly.
11. If execution or process in attachment in the nature of execution be satisfied in whole or in part, after seizure and before sale, whether by action of the parties or otherwise, the bailiff shall be entitled to charge and receive 3 per cent. on the amount directed to be levied ; or on the amount of the value of the property seized, whichever shall be the lesser amount.
12. Poundage on executions, and on attachments in the nature of executions, 5 per cent., exclusive of milage, going to seize and sell, upon the amount realized from property necessarily sold.

3.—FEES TO WITNESSES AND APPRAISERS.

Allowances to Witness.

Attendance, per diem, to witnesses within three miles of the place where the Court is held, if within the county	\$0 75
And if without the county	1 00
Attendance, if witness resides over three miles from the place of sittings and within the county, per diem	1 00
Attendance, if witness resides without the county and more than three miles of the place of sittings, per diem	1 50
Barristers and solicitors, physicians and surgeons, engineers and veterinary surgeons, other than parties to the cause, when called upon to give evidence of any professional service rendered by them, or to give professional opinions, per diem	4 00

(Note.—Disbursements to surveyors, architects and professional witnesses, such as are entitled to specific fees, by statute, are to be taxed, as authorized by such statute.

If witnesses attend in one case only, they will be entitled to the full allowance.

If they attend in more than one case, they will be entitled to a proportional part in each case only.)

The travelling expenses of witnesses, over three miles, shall be allowed according to the sums reasonably and actually paid, but in no case shall exceed 20 cents per mile, one way.

FEES OF APPRAISERS.

Fees to Appraisers of Goods, etc., seized under Warrant of Attachment. To each appraiser, \$1.00 per day, during the time actually employed in appraising goods—to be paid in the first instance by plaintiff and allowed as costs in the cause.

FEES IN SUITS NOT EXCEEDING \$10.

(Section 48, D.C. Act.)

Clerk.

For all services, from entering action, or suing out a judgment or interpleader summons, up to and including the entering of final judgment, or final order on any such judgment or summons, in case the action proceeds to judgment or final order	\$1 25
In case the action does not proceed to judgment or final order, the fees heretofore, or that may hereafter be payable, but not exceeding in the whole the said sum.	
For issuing writ of execution, warrant of attachment, or warrant for arrest of delinquent and entering the return thereto	50

Bailiff.

For all services rendered in serving summons and making return, and any other service that may be necessary before the judgment is entered by the clerk or pronounced by the Judge, mileage excepted	50
For enforcing execution, schedule of property seized, or attached, bond where necessary, and all other necessary acts done by him, after seizure, mileage excepted, if money made or case settled, after levy..	1 00
(Necessary disbursements incurred in the care and removal of property shall be allowed to be first allowed by the clerk, subject to the approval of the Judge.)	

REPORT
OF THE
Inspector of Legal Offices
ONTARIO
1920

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:
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1921

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THE RYERSON PRESS.

To His Honour LIONEL HERBERT CLARKE,

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to Your Honour the thirty-eighth Annual Report of the Inspector of Legal Offices for the year ending 31st day of December, 1920.

W. E. RANEY,

Attorney-General.

Toronto, March 18th, 1921.

REPORT
OF THE
Inspector of Legal Offices
ONTARIO, 1920

To His Honour, LIONEL HERBERT CLARKE,

Lieutenant-Governor of the Province of Ontario.

SIR,—I have the honour to present the thirty-eighth Annual Report of the Inspector of Legal Offices upon the affairs of the Judicial Offices of the Province for the year ending December 31st, 1920.

A list of officers appointed during the year, with the date of publication of each appointment in the *Ontario Gazette*, will be found in Appendix "L" to this report.

SHERIFFS.

The incomes of 20 Sheriffs were less than \$1,800. Under section 41 of *The Sheriffs Act*, as enacted by 4 George V, Chap. 21, section 4, and amended by 8 George V, chap. 20, section 8, they may be paid out of the Consolidated Revenue Fund sums sufficient to make up their incomes for the year to \$1,800.

Section 5 of *The Public Officers' Fees Act* provides that every Sheriff may retain his net income up to \$6,500.00, but shall pay to the Province 90 per cent. of the excess over that sum. During 1920, two Sheriffs only came within the provisions of this enactment.

Their duties were generally well performed. A few, however, neglected to include in their fee books the sums received by them from the Province for their services in the Non-jury Courts, and from the County for selecting the Jurors.

A summary should be entered in the Fee Book after the last entry for the year which may be in the following form:—

RECAPITULATION FOR THE YEAR 1920

Date	In what book entered	Folio	Amount earned	Amount received for		Disbursements.
				Present year	Previous year	
January.....	F. B.	282	\$64 20	\$34 49	\$10 10	\$13 25
February.....	"	283	37 90	29 10	6 20	.....
March.....	"	284	45 69	38 54	7 95	1 75
April.....	"	285	42 16	33 99	2 10	7 80
May.....	"	286	45 61	43 07	9 90	8 55
June.....	"	287	50 50	30 41	6 30	14 00
July.....	"	288	58 23	50 07	.....	17 65
August.....	"	289	45 80	42 90	.....	.....
September.....	"	290	51 05	38 68	.....	5 40
October.....	"	291	50 79	29 42	3 30	2 10
November.....	"	292	47 36	35 20	.....	2 75
December.....	"	293	38 10	45 61	.....	.....
			577 39	451 48	45 85	73 25
Admin. Cr. Justice Dec.	Qr. 1919				308 10	.....
" " " Mar.	" 1920		250 10	250 10		15 80
" " " June.	" "		340 81	340 81		59 02
" " " Sept.	" "		232 17	232 17		12 43
" " " Dec.	" "		328 20			35 20
			1,728 67	1,274 56	353 95	195 70
Salary paid Deputy Sheriff.....						300 00
Paid premium on Guarantee Bond.....						9 00
" Postage, telephone, etc.....						20 00
			1,728 67	1,274 56	353 95	524 70

Appendix "A" sets out in tabulated form the Statistical Returns of the Sheriffs for the year 1920.

LOCAL MASTERS.

In all but ten counties these offices are held by the Judges of the County or District Courts.

The volume of business in the Masters' offices during the year was not large.

In Appendix "B" I have set out in tabular form the returns made by the Local Masters of their business for the year 1920.

LOCAL REGISTRARS, DEPUTY REGISTRARS, DEPUTY CLERKS OF THE CROWN, COUNTY AND DISTRICT COURT CLERKS.

Notwithstanding my frequent instructions much delay is occasioned by the imperfect manner in which papers for use on appeal are sent forward.

In stated or reserved cases there should be included a statement of the Judge or Magistrate, naming the material submitted as part of the case, such as: Indictment, Charge Sheet, Information, Evidence; in fact, all papers that may furnish information to the Court.

In certified cases, all papers, so far as practicable, must be attached to the Certificate, including the list of the exhibits properly signed by the Clerk or other officer; and the Certificate should set out, in order, the papers attached to it.

When being transmitted to Toronto, the papers must be addressed to the "Central Office," Osgoode Hall, and not to the Registrar. The settled judgment and copies thereof will, of course, be sent by the Solicitors to their Toronto Agents.

Frequent complaints were made that papers were being transmitted to the office of the Registrar instead of the Central Office, and the Judgment Clerk has had to report the neglect of officers in not sending returns of their judgments. Such neglect occasions much inconvenience and takes up unnecessarily the time of the Inspector.

Local Registrars when transmitting papers to the Central Office must not neglect to enclose a list of the Exhibits. This list should set out the exhibits in the order of the numbers that were endorsed on them at the trial.

In view of subsections 3 and 5 of section 11 of *The Dominion Bankruptcy Act*, 9-10 George V, chap. 36, which came into force July 1st, 1920, it might appear that there is a duty cast upon County Court Clerks to procure each week copies of *The Canada Gazette*, keeping them on file, and entering notices of Bankruptcy appearing therein, in an index book. I accordingly wrote to the Under-Secretary of State at Ottawa pointing out that if the Assignments or Receiving Orders mentioned in the Act pass the property in chattels or other immovable property, it might be necessary to have some record kept of such Assignments and Orders by the County Court Clerks in whose office Bills of Sale and Chattel Mortgages as well as Lien Notes and the like are now filed.

To my letter I received the following reply:—

Dear Mr. Mallon:

I have your letter of the 30th ultimo. It appears to me that there is very considerable doubt whether Clerks of County Courts are required to keep on file a copy of *The Canada Gazette*. It is very difficult to say what is meant by the words "any documents of title relating to property." No doubt bills of sale and chattel mortgages are required to be filed in the office of the Clerk of the County Court, so that some documents of title are required to be filed in this office. It is questionable whether this is sufficient to require copies of the *Gazette* to be kept by those officers. I think that at the present moment it is advisable to let the matter stand. I believe that action is to be taken to modify these sections substantially, and it seems preferable to postpone this discussion until the exact nature of the amendment develops.

Yours truly,

THOMAS MULVEY,

Under-Secretary of State.

Appendix "C" is a return of the business of the High Court Division of the Supreme Court of Ontario in the offices of the Local Registrars, Deputy Registrars and Deputy Clerks of the Crown.

Appendix "D" is a return of the business in the offices of the Clerks of the County and District Courts.

SURROGATE REGISTRARS.

Since November 1st, 1919, the date of the coming into force of *The County Judges Act*, 1919, there are very few Counties in which the Surrogate Judge's fees are payable in cash. Moreover, the Judges' fees, and the fees payable to the

Crown, are, since the coming into force of the Statute 10-11 George V, chap. 33, section 22, computed upon the value of the realty as well as the personalty of the deceased. It has, therefore, become impossible for the Inspector to check all of the law stamps that are now affixed to the papers. Accordingly, it is the duty of the Surrogate Registrar, now more than ever, to see that the stamps are affixed before presenting the papers to the Surrogate Judge, and it is the Judge's duty not to issue his Order until he has satisfied himself that the law stamps representing all Crown fees and Surrogate Judge's fees have been affixed and cancelled.

In a few instances I found that my instructions in this regard were not being followed.

The affixing of the law stamp is most important, for, by section 7 of *The Law Stamps Act*, R.S.O., Chap. 25, every paper and proceeding upon which a fee is payable, and which is not duly stamped, and if not afterwards stamped, shall be absolutely void, and there is a penalty under section 22 for such omission.

It is of the utmost importance that copies of the Will are carefully compared with the original before being attached to the Probate. A case was brought to my attention of a Probate that had been issued, and afterwards registered in the office of the Registrar of Deeds, attached to which was a transcript that was not a true copy of the original Will. Such carelessness is wholly inexcusable.

Appendix "E" gives in tabulated form the business of the Surrogate Courts for the year 1920.

CROWN ATTORNEYS.

The question of the disposition of fines paid to the gaoler after the prisoner has been confined to the gaol arose during the year, and was carefully considered by the Department, and the ruling given is that under section 747 of *The Criminal Code* it is the duty of the gaoler to pay the fine and costs to the Justice who issued the warrant of commitment. It is then the duty of the Justice to pay the same over to such officer as he would be bound to pay it, had the fine been paid by the prisoner in the first instance without going to gaol.

The above applies to all cases of Summary Conviction, including those under Ontario Statutes, as the provisions of Part XV of *The Code* are incorporated in *The Ontario Summary Convictions Act*, R.S.O., Chap. 90.

It is to be observed that it is contra to the ruling formerly given and which appears at page 15 of my report for the year 1919.

A perusal of the returns of convictions received at this office show that some of the Crown Attorneys are not attending to their duties as set out in the Order-in-Council of September 30th, 1915, under which they are obliged to supervise the collection of fines, and I have been informed by some of the Crown Attorneys that there are cities whose officers refuse to pay over fines to which the Province is entitled. In such cities the Police Court Clerk is an officer of the municipality and receives the fines in the first instance; the excuse given by these municipalities is that they have contra accounts against the Province. This, however, is a matter upon which I have made a special report to the Attorney-General.

Appendix "K" shows in tabulated form the business of the Courts of General Sessions of the Peace, and of the County and District Court Judge's Criminal Courts for the year 1920.

GENERAL REMARKS.

The sums payable in respect of their incomes under R.S.O., Chap. 17, amount to \$80,090.69, as follows:—

Sheriffs.....	\$14,854 12
Local Registrars and Deputy Clerks of the Crown.....	56,512 42
Crown Attorney and Clerks of the Peace.....	8,724 15

Appendix "F" is a statement of the fees and emoluments of the officers for the year ending December 31st, 1920, and of the sources from which they derive their incomes.

In Appendix "G" I have set out the more important business of the High Court Division of the Supreme Court of Ontario, transacted at Toronto, during the year 1920, compiled from statements received from the officers at Osgoode Hall.

Appendix "H" shows the number of actions tried, or otherwise disposed of, by the Justices of the High Court Division, and of the Divisional Courts of the Appellate Division, of the Supreme Court of Ontario, and the disposition thereof, during the year 1920.

Appendix "J" shows the criminal business of the High Court Division of the Supreme Court of Ontario at its sittings throughout the Province for the same period.

Appendix "I" is a statement of the business transacted in the office of the Surrogate Clerk, Osgoode Hall.

Appendix "K" shows in tabulated form the business of the Courts of General Sessions of the Peace, and of the District and County Court Judge's Criminal Courts of the Province.

I have the honour to be, Sir,

Your obedient servant,

JAS. W. MALLON.

Toronto. March 17th, 1921.

APPENDICES

APPENDIX A.—Statistics as returned by the different Sheriffs

Counties or Districts	Number of writs of summons received for service		Number of subpoenas received for service in—				Number of orders for arrest		Number of other process.		Total process received.	
			Criminal Cases.		Civil Cases.							
	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.
Algoma.....	51	92	16	50					12	9	79	151
Brant.....	32	61	7	18	3		1		18	16	61	95
Bruce.....	9	19	8	17	1	3			1	1	19	40
Carleton.....	116	158	11	12	3				6	10	136	180
Dufferin.....	3	7	1	3	2				1		7	10
Elgin.....	28	49	2				2		7		39	49
Essex.....	127	144	17	45	7	1		2	15	17	166	209
Frontenac.....	13	28	1	10		5			2	3	16	46
Grey.....	16	16		9						4	16	29
Haldimand.....	3	16	18	30							21	46
Halton.....	11	16	1	3		1			3	3	15	23
Hastings.....	20	60	2	32	2				1	2	25	94
Huron.....	4	25	1	11		4					5	40
Kenora.....	5	9							3	5	8	14
Kent.....	28	64	7	13	1	1			9	13	45	81
Lambton.....	30	32	4	17	3				14	5	51	54
Lanark.....	24	20	2	7		1				5	26	33
Leeds and Grenville..	9	27	2	21	2	4			8	4	21	56
Lennox and Addington	4	14		4						1	4	83
Lincoln.....	29	53	6	21		1			5	8	40	19
Manitoulin.....	4	6									4	6
Middlesex.....	57	63	5	32	10	2			13	12	85	109
Muskoka.....	4	12		1							4	13
Nipissing.....	18	26	3	10					1	3	22	39
Norfolk.....	11	15	2	3	1	1				5	14	24
Northumberland and Durham.....	21	28	8	18	1				2	2	32	48
Ontario.....	23	28	4	11	1	1			3	2	31	42
Oxford.....	44	46									44	46
Parry Sound.....	11	16	4	9	5				4	4	24	29
Peel.....	16	19	4	18	1	2			6	5	27	44
Perth.....	16	37	1	8	1				6	4	24	49
Peterborough.....	22	29	6	1	6	5	1	1	2	1	37	37
Prescott and Russell.	6	12		1					1		7	13
Prince Edward.....	8	19							2	5	10	24
Rainy River.....	23	29		20	1	7			2	2	26	58
Renfrew.....	10	22	1	4	2	3			1	2	14	31
Simcoe.....	6	24	6	9					4		16	33
Stormont, Dundas and Glengarry....	20	55	5	2	2				1		28	57
Sudbury.....	55	97	102	119	6	6			5	15	168	237
Temiskaming.....	36	76	9	29	3	1			8	10	56	116
Thunder Bay.....	65	51	2	22	2	3	1		32	4	102	80
Victoria.....	9	17	2	1		1			4	2	15	21
Waterloo.....	18	36	1	16	3				3	2	25	54
Welland.....	53	85	10	21	1	4		1		2	64	113
Wellington.....	18	22		9		1	1		9	1	28	33
Wentworth.....	164	273	16	89	26	20		2	44	38	250	422
York.....	75	97		675	2	5		40	36	25	113	842
Toronto.....	805	912	28	40	32	29		7	217	162	1,082	1,150
	2,180	3,062	325	1,491	120	112	6	53	511	414	3,152	5,122

for the year ending 31st December, 1920

Number of persons served.		Estreats received.		Number of jurors summoned.		Number of writs of execution received.			Number of renewals of writs of execution against—		
									Goods and Lands.		
S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.	D.C.	S.C.	C.C.	D.C.
172	321			122	107	27	66	7	14	11	
112	136			122	122	13	30	7	4	2	3
49	58			122	122	6	25	11			
169	286			219	122	52	77	12	27	23	
43	18			122	122	1	6				
42	57			118	119	7	24	7	4	4	
278	350			122	122	39	104	34	6	9	
				122	98	2	25	6		7	
34	49			61	61	26	17	9	3	7	1
18	30			122	122	3	5			1	
14	29			122	98	16	11	3	1	1	
44	279			122	122	15	47	11	2	5	
4	94			122	122	6	26	2	1		
10	12			120	122	1	11				
73	124			120	120	8	34	5	1	2	
107	129			122	122	12	20	24		3	
46	58			115	116	14	20	13	2	1	
26	120			122	218	2	20	10		1	
5	44			122	98	2	4	1	1		
34	53			122	122	13	34	5			
5	7			61	122		2				
112	207			183	122	21	34	5	3		
				122	122		5				
43	53			143	111	7	23	4			
31	34			122	122	8	12	5		1	
94	116			122	122	10	14	5	6	5	
48	80			122	122	9	24	4	5	5	
77	51			122	122	11	32	7			
22	27			122	109	6	21		2	9	
66	95			122	122	2	17	1	3	4	
24	95			122	122	11	18	11	3	6	
39	69			122	122	9	22	2	1	1	
13	16			122	122	9	11	3			
18	25			122	122	2	6				
25	56			122	122	6	16	1	1	1	
18	43			122	122	2	16		2		
85	61			106	106	9	29	10	1		
52	77			165	98	5	24	9		1	
130	198			127	97	9	48	8			
117	287	1		122	98	48	116	38	2	4	
154	183					33	40	20	40	58	
10	19			98	98	9	11	1	1	3	1
29	137			118	118	10	28	4	8	6	
143	186	2		122	122	17	54	20			
28	31			122	122	15	17	3	3	3	
374	688	1		183	244	41	101	42	14	50	
148	3,299	3			412	33	80	17	11	25	
1,820	1,315	1		219		270	718	55	177	251	
5,005	9,702			8	5,816	5,820	877	2,145	349	510	5

APPENDIX A.—Containing in tabulated form Statistics as returned by the

Counties or Districts.	Number of renewals of writs of execution against—					Number of writs of possession received		Number of writs Ca Sa.	
	Lands only			Goods only.					
	S.C.	C.C.	D.C.	S.C.	C.C.	S.C.	C.C.	S.C.	C.C.
Algoma.....			5						
Brant.....			3				3		
Bruce.....			2			1			
Carleton.....			8			1	2		
Dufferin.....									
Elgin.....			3			1			
Essex.....			6			1	15		2
Frontenac.....			2						
Grey.....			1						
Haldimand.....									
Halton.....						1	1		
Hastings.....			5			2			
Huron.....									
Kenora.....									
Kent.....									
Lambton.....			6						
Lanark.....									
Leeds and Grenville.....							1		
Lennox and Addington.....									
Lincoln.....									
Manitoulin.....									
Middlesex.....			3			2			
Muskoka.....									
Nipissing.....									
Norfolk.....			2			1			
Northumberland and Durham			5			1	1		
Ontario.....			2			2	1		
Oxford.....									
Parry Sound.....		5							
Peel.....			1				1		
Perth.....							1		
Peterborough.....			1						
Prescott and Russell.....									
Prince Edward.....									
Rainy River.....						1			
Renfrew.....							1		
Simcoe.....									
Stormont, Dundas and Glen- garry.....									
Sudbury.....							2		
Temiskaming.....			4			2			
Thunder Bay.....			10			3			
Victoria.....						1			
Waterloo.....			1			1			
Welland.....						1	2		1
Wellington.....						2			
Wentworth.....			17			1	3		2
York.....			5			5	2		
Toronto.....	3		49			25	17	2	1
	3	5	141			55	53	2	6

different Sheriffs for the year ending 31st December, 1920.—*Continued.*

Number of sales under writs of execution of					Seizures under writs of execution where no subsequent sale.			Number of Attendances to seize where no goods found.		Writs of execution on which money realized.			Cases under Creditors' Relief Act.	Certificates received under Creditors' Relief Act.
Goods.		Lands.												
S.C.	C.C.	S.C.	C.C.	D.C.	S.C.	C.C.	D.C.	S.C.	C.C.	S.C.	C.C.	D.C.		
1	2				2	8		1		1	1		6	6
	1				1	4		2	7	6	21	4	1	
1	1					8		3	2	4	15	5	1	4
2	2				9	23		4	10	4	21	1	1	4
								1			1			
1	1		1	1		8			3	3	12	3	1	
4	4				2	14		20	45	8	47		2	5
	2				1	7			2	1	11			
					5	8		16	3	5	10	1		
1	1				3	2				3	2			
	1				3	3				2	8			
2	8		1		1	8			8	4	34	2	3	1
	3				1	16				1	19		3	30
				1				1	1					
		1			2	7				3	12		1	
	2				1	5		4	8	4	6	4	2	
	2				3	9			2	1	2		2	9
	2				1	10	1	1	3	1	10	1	1	2
					2	2				1	1	1		
1					5	21			3	1	20	1	2	
	1										3		1	11
1	1				4	19		5	1	4	21	1	4	
	1										1			
		1			1	1			1		9			
					2	4				2	6			
1	1					3		3	3	1	3			
					4	12		2	7	1	4			
	2								1	2	15		1	
	3	1			1	3			5	3	10		1	
						7			3		13			
	1				6	9		1	3	4	15	5		
						5					5			
	1				2	2				4	3		1	
	4		1								5			
	1		1		4	4		1	5	4	9			
					1				1	1	7			
	1				1	14		7	6	1	11			
					2	15		1	1	2	12			
	2				1	7				1	12			
3	7		5	1	5	12			2	3	18	1	8	4
4	2	1			7	18		4	7	12	20	2	7	8
						1			2		4		1	1
					1	10		2	4	2	20	1		
2					8	10		2	3	11	9	4	2	2
					1	5				1	10	1	1	
	5	1	1		7	44		3	17	5	32	3	7	
2		1												
10	18		1		6	9		3	32	2	12	2	1	
										29	167	8	41	13
36	82	6	11	3	106	377	1	87	201	157	700	51	102	100

APPENDIX A.—Containing in tabulated form Statistics as returned by the

Counties or Districts.	Assignments made to Sheriff under R.S.O. cap. 134.	Returns received under R.S.O. cap. 206, sec. 37.	Sales of Lands under R.S.O. cap. 206, sec. 37.	Amount endorsed on Writs of Execution (not renewals).					
				For debt or damages.			For costs taxed.		
				S.C.	C.C.	D. C.	S.C.	C.C.	D. C.
				\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Algoma.....				117,836 56	20,184 07	674 94	1,509 04	2,236 49	60 64
Brant.....	1			17,088 62	8,695 37	1,062 04	663 57	757 55	23 78
Bruce.....				5,218 32	7,236 58	888 08	211 34	819 23	72 13
Carleton.....				211,996 25	22,652 90	1,201 40	3,820 73	2,431 05	55 34
Dufferin.....				1,243 50	2,089 78		40 70	148 58	
Elgin.....				13,255 78	7,387 14	804 43	401 30	910 07	59 16
Essex.....	1			116,012 57	34,243 40	3,507 29	2,828 59	2,904 11	55 12
Frontenac.....				1,523 14	9,623 89	557 63	7 20	703 25	26 92
Grey.....				150,383 44	5,100 06	1,000 34	1,158 81	553 71	48 74
Haldimand.....				5,025 59	1,755 61		104 65	150 80	
Halton.....				39,395 34	3,844 49	433 50	222 35	343 10	12 11
Hastings.....	3			10,044 70	13,121 34	1,028 08	751 66	2,413 21	155 85
Huron.....				13,536 93	8,216 98	208 65	792 33	934 44	10 65
Kenora.....	3	1		30,520 18	2,719 56		429 95	398 48	
Kent.....		1		15,383 22	9,762 96	375 07	544 59	1,180 51	22 07
Lambton.....				11,713 44	8,240 00	3,234 74	1,971 37	799 57	162 05
Lanark.....				29,842 03	7,372 97	912 99	619 24	808 50	89 03
Leeds & Grenville	1			622 60	8,158 01	1,989 05	14 20	667 65	169 64
Lennox & Addington.....				1,088 70	2,101 93	115 04	236 10	84 56	
Lincoln.....	2			28,164 04	10,311 65	723 81	1,801 99	1,329 72	32 21
Manitoulin.....					331 67			37 05	
Middlesex.....				22,640 56	10,480 26	798 29	2,856 44	1,485 93	58 97
Muskoka.....					1,060 15			67 70	
Nipissing.....				16,858 72	5,007 27	280 47	464 94	741 83	68 81
Norfolk.....				24,384 50	2,675 31	305 09	1,323 41	495 45	23 58
Northumberland	2			22,532 25	5,033 07	374 26	1,923 97	403 83	24 33
Ontario.....	1			18,739 29	8,417 61	711 53	1,401 10	1,100 87	31 72
Oxford.....				24,965 29	9,525 16	672 73	903 64	1,218 88	35 28
Parry Sound.....	10	1		13,756 21	6,648 23		1,316 06	947 08	
Peel.....				13,127 25	4,331 79		1,131 24	1,221 99	
Perth.....	1			73,904 66	3,784 84	894 31	1,174 10	875 59	50 38
Peterborough.....				12,875 12	6,640 70	281 12	769 06	853 33	16 73
Prescott & Russell				9,024 09	2,500 38	159 32	1,241 04	267 40	14 35
Prince Edward.....					3,843 45			1,084 18	
Rainy River.....	5			9,769 70	5,462 14	64 74	247 50	548 98	
Renfrew.....				2,513 09	4,595 80		100 91	455 25	
Simcoe.....				15,882 32	8,045 66	1,218 36	1,324 98	744 11	255 94
Stormont. Dundas, Glengarry				10,999 47	7,297 91	543 19	687 09	843 91	43 35
Sudbury.....				19,245 64	18,709 60	918 55	1,624 78	2,323 14	45 41
Temiskaming.....				92,656 85	42,273 84	5,477 48	5,218 84	4,517 90	375 18
Thunder Bay.....	1			254,529 28	16,557 71	2,194 31	1,898 67	1,983 68	155 29
Victoria.....				10,381 61	4,176 99	150 84	93 40	322 94	
Waterloo.....				13,814 11	5,491 83	612 70	651 33	733 34	25 82
Welland.....	1			46,488 86	18,803 86	3,124 32	3,212 03	1,827 67	
Wellington.....				14,682 92	4,589 34	111 25	641 83	699 27	4 40
Wentworth.....				149,194 18	36,554 98	4,596 34	4,135 41	3,705 60	323 78
York.....				107,849 68	57,391 90	1,927 99	3,445 96	3,619 26	139 29
Toronto.....				714,978 55	227,215 96	5,538 34	60,817 29	33,865 87	447 33
	14	18	3	2,535,689 15	720,266 10	49,672 61	116,734 73	87,566 61	3,195 38

different Sheriffs for the year ending 31st December, 1920.—*Concluded.*

Amounts realized under writs of execution from sales of						Amount received for fines, penalties, etc.	Amount received (not fees) under Fi. Fas. without sale, goods and lands.		
Goods			Lands.				S.C.	C.C.	D.C.
S.C.	C.C.	D.C.	S.C.	C.C.	D.C.				
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
161 49	85 00						1,141 00	1,962 00	
	516 91					250 00	9,552 98	3,361 81	360 86
27 00	247 35						926 17	3,098 94	1,650 30
283 48	647 50						1,573 04	3,801 90	155 79
								55 52	
1,050 00	1,700 00			5 00	88 00		7,341 44	3,201 06	157 83
5,521 43	80 64						2,405 02	8,933 76	40 55
	66 00							3,228 67	
						200 00	3,681 48	2,360 23	
2,916 65	670 62					80			
	210 00					12 00	619 18	1,173 41	
545 30	1,999 44				150 00	786 20	830 00	6,256 58	50 00
	799 66					950 00	1,096 85	2,336 38	
					109 10		116 95		
			1,000 00			1,700 00	772 89	1,055 29	
2,789 67	1,763 93	147 46				793 00	2,604 71	1,163 75	147 46
1,008 26	677 60							410 55	
	4,892 00					290 50	255 50	2,303 97	245 25
								206 10	
671 45						4,513 66		4,742 12	219 27
	172 75							272 71	
112 00	100 00					80 00	1,881 49	3,995 63	
	471 50								
			350 00			3,011 65	52 10	1,574 11	
3,073 35	30 50						148 70	1,054 59	
						2,678 40	1,624 77	497 36	
	365 55						919 64	1,285 76	
	942 00		1,280 00				1,184 98	3,527 17	
								682 33	
	179 55					58 65	3,833 25	2,696 75	
								3,545 19	436 54
	300 00							604 33	
	481 00			550 00			795 67	238 10	
	300 00								
							5,708 85	3,063 45	
							1,660 04	2,388 69	
						200 00	25 00	1,151 28	
						2,207 55	1,258 99	3,439 77	
	372 00						596 43	2,462 73	
4,747 75	2,279 14			1,811 00	200 00		3,753 75	6,368 92	149 29
2,631 00	1,061 83		396 09				2,993 95	4,559 64	175 85
								843 10	
							1,973 36	3,184 70	225 22
427 45							1,247 50	4,303 20	386 00
							187 75	2,679 04	68 22
1,062 75	628 00		250 00	75 00			2,683 34	3,116 71	338 95
			2,485 40			5,905 00	97 10	2,583 00	128 02
5,066 00	2,680 06		1,275 00	250 00		500 00	13,384 67	25,647 57	735 76
32,095 03	24,720 53	147 46	7,036 49	2,691 00	547 10	24,137 41	78,928 54	135,417 87	5,671 16

APPENDIX B.—Return of business transacted by Local Masters throughout the

County or District	Number of Orders made for the following purposes:					Examinations taken as special examiner or otherwise before trial.
	For administration of estates.	For partition or sale of property.	Respecting Infants under R.S.O., Cap. 153, Sec. 5 (Examination only).	Under Winding-up Acts.	Other Orders made in chambers.	
Algoma.....				1		
Brant.....						
Bruce.....						
Carleton.....		2		2	103	59
Dufferin.....					1	
Elgin.....						17
Essex.....						
Frontenac.....					3	1
Grey.....					6	
Haldimand.....						
Halton.....					1	
Hastings.....					21	20
Huron.....						
Kenora.....						1
Kent.....						
Lambton.....						
Lanark.....						
Leeds and Grenville.....		1			8	
Lennox and Addington.....					2	
Lincoln.....		1			1	
Manitoulin.....						
Middlesex.....					6	8
Muskoka.....						
Nipissing.....				3		
Norfolk.....						15
Northumberland and Durham.....	1					
Ontario.....						
Oxford.....						
Parry Sound.....					1	
Peel.....						
Perth.....	1			1	1	
Peterborough.....				2	24	
Prescott and Russell.....						
Prince Edward.....						
Rainy River.....						
Renfrew.....						
Simcoe.....						
Stormont, Dundas and Glengarry.....					8	
Sudbury.....						
Temiskaming.....						
Thunder Bay.....		2				
Victoria.....		1				
Waterloo.....						1
Welland.....						
Wellington.....		1			17	6
Wentworth.....					15	
Totals.....	2	8		9	218	128

Province of Ontario during the year ending 31st December, 1920.

Number of Judgments or Orders brought into the Master's Office for taking the following accounts, etc.

Administration of estates.	Executors', trustees' or committees' accounts and com- pensation.	Foreclosure of mort- gage or bond.	Redemption of mort- gage or bond.	Sale under mortgage or agreement.	Account on any charge or liens on lands other than mechanics' liens.	Accounts under Mechanics' Lien Act.	Specific performance.	Partnership accounts.	Alimony.	Partition or sale.	Damages for breach of contract or covenant.
1		4									
		1								1	
		18		2						3	
1	1	1		3							
		5								1	
								1			
2		1				1				4	
	1		3								
1	1										1
1		2								1	
2		1		2						1	
										1	
	1	1						1	1		
		1				1					
1										1	
	1							1		1	
	3										
1				1		1		1			
		1		1							
	1										
						1					
1		2				1		1			
		2									
1		1								1	
1		3									
		1								2	
1						1		4	1	1	
1		3									
13	9	52		9	4	3	1	8	2	17	1

APPENDIX B.—Return of business transacted by Local Masters throughout

County or District.	Number of Judgments or Orders.—						
	Work and labor done.	Money received, paid, advanced, or lent.	Goods sold and delivered.	Promissory notes and bills of exchange.	Bonds, life and fire insurance.	Infants' estates.	Quieting Title matters.
Algoma.....							
Brant.....							
Bruce.....							
Carleton.....			1				
Dufferin.....							
Elgin.....							
Essex.....							
Frontenac.....							
Grey.....							
Haldimand.....							
Halton.....							
Hastings.....							
Huron.....							
Kenora.....							
Kent.....							1
Lambton.....							
Lanark.....							
Leeds and Grenville.....							
Lennox and Addington.....							
Lincoln.....							
Manitoulin.....							
Middlesex.....							1
Muskoka.....							
Nipissing.....							
Norfolk.....							
Northumberland & Durham.....							
Ontario.....							
Oxford.....							
Parry Sound.....							
Peel.....							
Perth.....							
Peterborough.....							
Prescott and Russell.....							
Prince Edward.....							
Rainy River.....							
Renfrew.....							
Simcoe.....							1
Stormont, Dundas and Gengarry.....							
Sudbury.....							
Temiskaming.....			1				
Thunder Bay.....							
Victoria.....							
Waterloo.....							
Welland.....							
Wellington.....							
Wentworth.....							
Totals.....			2				3

the Province of Ontario during the year ending 31st December, 1920.—*Concluded.*

<i>Continued.</i>		Number of advertisements of sale issued.	Number of reports issued.	Number of references pending at date of return.	Number of bills of cost taxed by Master.	Amount realized by sales held under direction of Master.	Amount of costs of reference, etc., taxed by Master or under his direction.	Amount of commission allowed in administration and partition matters.	Amount of fees earned by Local Masters during the year.
Lunacy.	Miscellaneous.								
	2		10	3	8				126 80
	1		1		1				32 40
3			3	1	1		63 35	195 00	29 20
1	2	3	25	6	25	1,062 00	6,896 50	196 20	1,271 25
									80
									347 69
1		3	4	3	5		949 57		67 10
		2	4	3	2	7,150 00	277 00	300 00	157 14
1	1		3	4		4,100 00			46 70
									4 90
			2	1	2		178 86		24 00
	2	4	7	5	5	4,555 00	565 60	468 00	684 10
	1		1	1	21		114 87		41 20
			3		3		163 12		63 10
				2					40 00
		1	1	1		4,800 00			16 50
			2	4					33 20
1		5	4	3	1	16,015 00	133 50	166 50	89 07
		2	3	2	3	1,650 00	169 59	217 50	123 20
1	1	2	3			17,425 00	403 50	581 25	85 80
5	10		14	6	1		99 51		317 15
			1						16 20
		1	2	1	2	750 00	301 35		21 30
	1	2		2					38 52
1	1	1	3	3	6	3,350 00	306 84	281 25	105 00
			1	2	1		30 00	130 00	6 00
			3	1					31 90
1									1 60
			2	1		250 00			35 00
1	1					4,200 00	227 80		170 96
1		1	3						18 50
			2	1					64 50
		1	1	2	1	2,000 00	122 60		35 80
1	1		3	2	2		266 89		121 80
	1		4		4		178 95		35 40
	1	2	4	2	3	1,400 00	331 48		19 50
			5	4		19,000 00			96 30
		1	4	1	1	2,800 00	82 65	180 00	32 00
1	2	1	5	2	4	64,690 00	1,519 83	1,256 74	270 90
2		2	7	1	6				60 60
1			3	22					108 45
1	6	2	15	16	14	64,550 00	1,667 64	1,399 75	601 30
23	34	36	158	108	122	219,747 00	15,051 00	5,372 19	5,492 83

APPENDIX C.—Business transacted by Local Registrars, Deputy Registrars,

County or District.	Writs of summons issued.	Orders for arrest issued.	Actions entered in Procedure Book.			<i>Præcipe</i> orders issued.	Orders issued and signed by Local Judge.	Examination of parties returned.	Records passed.	Actions entered for Trial.		Actions tried.		Workmen's Compensation Actions tried.	
			Writs issued during year.	Writs issued during previous years.	Otherwise than by Writ.					With Jury.	Without Jury.	With Jury.	Without Jury.	With Jury.	Without Jury.
Algoma.....	68	6	51	4	1	6	64	22	17	2	18	1	12		
Brant.....	55		38	4	11	1	30	13	12	2	10	1	8		
Bruce.....	35		26	1	2	1	12	5	3	1	2	2	2		
Carleton.....	264		196	10	21	5	17	24	50	13	44	8	23		
Dufferin.....	6		3	1	3			4	4	1	4	2	4		
Elgin.....	30		23	2	7	1	13	1	5	1	5		3		
Essex.....	215		187	4	65	22	114	112	80	13	74	10	54		
Frontenac.....	44		48	7	6	6	32	34	16	8	15	7	12		
Grey.....	32		25	3	2		4	26	8	3	9	3	9		
Haldimnd.....	4		3				1	4	4	2	2	2	1		
Halton.....	9		3		5		6		3	2	2	1	1		
Hastings.....	60		42	1	4	5	7	22	40	15	13	8	8		
Huron.....	29		21	2	3		10	9	14	6	8	2	8		
Kenora.....	12		11	3	2	22	17	6	5	2	3	2	3		1
Kent.....	103		63		3		23		28	9	18	9	19		
Lambton.....	42		37		6	3	14	13	15	4	11	1	10		
Lanark.....	36		36	1		1	12	9		3	2	1	2		
Leeds and Grenville	32		22		1	3	9	17	16	4	12		11		
Lennox & Addington	8		8	2	2	1	5	3	6	1	3		3		
Lincoln.....	44		41	5		2	10	29	21	7	17	3	17		
Manitoulin.....	2		1	1	1						1		1		
Middlesex.....	161		103	3	34	6	53	88	42	12	29	7	19		
Muskoka.....	6		6				1		1						
Nipissing.....	42		28	1			8	14	9	2	8	1	6		
Norfolk.....	10		7	2	2	2		3	3	3	4	1	2		
Northumberland and Durham.....	20		16	2	1	1	11	18	10	5	10	2	8		
Ontario.....	30		25		5	2	2	4	10		10		6		
Oxford.....	30		27	1		2	8	11	6	1	5		5		
Parry Sound.....	18		14		1		7	5	10	6	5		1		
Peel.....	6		6		3		1								
Perth.....	48		48		2	3	13	27	20	10	11	10	11		
Peterborough.....	29		24		1	3	7	22	11	3	8	2	9		
Prescott and Russell	12		9				1	3	1		1				
Prince Edward.....	4		4				2		4	2	2	2	2		
Rainy River.....	18	0	18	2	0	0	8	6	4	1	3	1	3	0	
Renfrew.....	10		6			2			1		1		3		
Simcoe.....	36		16	1	2	1	6	6	10	6	3	3	3		
Stormont, Dundas & Glengarry.....	34		24		2	1	3	1	11	3	8	3	7		
Sudbury.....	57		49	4		2	11		26	3	24	1	3		
Temiskaming.....	86		67	6	17	2	26	38	24	8	18	2	10		
Thunder Bay.....	100		77	6	7	65	31	22	26	2	24	1	6		
Victoria.....	13		14	2	1	1	3	3	3		2		2		
Waterloo.....	43		35	3	12	3	15	22	12	1	12	1	5		
Welland.....	74		74		12	1	26	21	24	10	19	3	13		
Wellington.....	36	1	36		1	3	17		7	4	3	4	2		
Wentworth.....	241		204	11	65	6	100	75	100	41	55	16	49		
Totals.....	2294	7	1822	95	313	185	860	742	722	222	538	123	383		1

and Deputy clerks of the Crown for the year ending 31st December, 1920.

With Jury.	Rem- anets standing for trial		Judgments entered without trial.	Amount of such Judgments, without costs.	Amount of costs taxed there- under (exclusive of Dis- bursements).	Amount of disbursements al- lowed.	Judgments entered after trial.	Amount of such Judgments, without costs.	Amount of costs taxed there- under (exclusive of Dis- bursements).	Amount of disbursements al- lowed.	Number of Judgments for over \$10,000.	Number of Judgments for \$10,000 and above \$5,000.
	Without Jury.											
1	1	23		\$ 105,338 11	\$ 914 99	\$ 149 24	7	\$ 25,186 85	\$ 225 12	\$ 89 70	4	1
...	1	13		29,813 24	451 40	141 90	9	6,060 78	333 20	40 78	...	2
...	...	8		9,345 15	485 40	163 02	4	1,600 40	250 00	512 20	...	...
...	...	81		23,510 07	1,745 42	616 73	39	128,151 75	2,990 00	320 07	4	4
...	1	8		34,532 10	321 20	78 14	2	300 00	125 20	89 65	1	1
...	10	62		25,108 89	949 33	198 31	26	17,134 92	3,337 28	530 73	...	...
2	5	8		27,803 97	297 81	92 90	15	19,720 26	1,867 00	762 18	1	...
...	...	11		23,439 39	387 00	121 41	4	...	...	...	1	...
...	1	2		1,968 50	27 60	8 50	...	...	...	...	...	...
...	1	1		12,029 84	30 00	4 80	2	500 00	104 50	...	1	...
...	1	16		10,908 15	824 31	410 25	13	9,238 60	1,805 59	516 01	...	...
...	...	5		10,529 43	199 55	60 23	4	3,800 00	325 15	323 00	...	1
...	...	3		106,073 89	283 56	40 35	2	30,520 18	264 60	85 35	2	...
...	...	5		14,661 69	180 00	31 45	19	7,656 34	143 00	234 90	...	1
1	1	5		4,435 36	115 20	44 75	9	7,989 86	35 00	...	...	...
...	...	13		64,169 93	468 00	118 65	1	55 00	...	...	1	2
...	...	6		4,888 33	138 00	35 15	4	955 00	859 60	133 10	...	...
...	...	7		8,505 19	168 09	52 19	3	2,900 00	753 96	400 09	...	...
...	7	5		6,758 90	107 70	34 10	12	15,980 86	1,922 52	889 80	...	1
...	...	1		3,656 30	...	...	...	...	...	...	...	...
3	3	23		54,929 26	731 57	224 76	38	21,469 36	1,865 76	1,059 56	1	2
...	...	1		4,530 23	87 00	...	...	...	...	...	...	...
...	...	6		5,662 55	168 50	53 62	5	13,001 51	144 00	39 00	1	...
...	...	3		4,392 12	92 48	33 90	...	...	...	...	...	...
...	...	5		16,303 65	261 50	42 14	4	883 32	8,159 20	20 55	...	2
...	...	6		15,410 49	151 89	38 09	4	...	...	...	...	1
1	...	9		36,202 53	489 55	218 35	7	7,211 16	267 77	40 17	1	...
...	...	1		763 80	33 60	8 85	2	2,602 33	...	...	...	...
...	...	2		2,723 03	82 45	16 05	...	...	...	...	...	...
...	...	8		76,483 84	315 90	66 35	4	513 00	803 10	293 89	1	1
...	...	7		7,228 54	210 00	66 03	5	1,877 94	915 13	314 90	...	...
...	...	3		1,471 30	105 60	32 70	...	...	...	...	...	...
...	1	6		14,275 57	187 20	51 35	7	5,295 22	715 33	210 12	0	1
...	...	4		2,753 60	317 66	39 10	...	...	...	...	...	...
...	...	6		9,490 73	205 30	53 48	4	6,746 03	1,016 60	146 10	...	...
...	...	5		9,725 29	264 20	59 86	2	...	...	...	...	...
...	...	6		3,767 22	96 00	17 55	10	6,672 23	200 40	26 10	...	...
2	6	29		33,059 89	754 10	199 52	12	8,204 65	1,702 00	180 67	...	...
...	...	28		155,348 91	916 49	136 63	7	8,728 40	125 00	7 10	5	4
...	...	5		...	132 00	44 75	1	150 00	176 40	193 50	...	...
...	...	16		27,428 98	782 06	177 28	5	3,000 00	184 50	8 10	...	...
4	2	9		19,498 95	399 78	74 85	8	14,463 14	1,542 85	363 35	...	2
...	1	10		9,454 00	...	...	5	3,915 00	...	...	...	...
1	10	56		143,005 18	1,788 64	510 24	39	34,276 66	1,630 98	624 60	2	6
16	50	537		1,181,386 09	16,668 03	4,567 52	344	416,760 75	34,790 74	8,455 27	26	32

APPENDIX C.—Business transacted by Local Registrars, Deputy Registrars and

County or District.	Number of Judgments for \$5,000 and above \$2,000.	Number of Judgments for \$2,000 and above \$1,000.	Number of Judgments for \$1,000 and above \$400.	Number of Judgments for \$400 and under.	Number of Judgments dismissing actions.	Number of Judgments in default of appearance or pleading.	Number of Judgments under Con. Rule 57.	Number of Judgments for reference to Master.	Number of Writs of Execution issued.	Number of Writs of Execution renewed.	No. of Writs of <i>Ca. Sa.</i> issued.	Number of Certificates issued under Creditors' Relief Act.	Amount for which issued, without costs.
Algoma.....	4	9	5	5	1	15	8	1	18	4			
Brant.....	3	6	5	3	1	12		3	9	2			
Bruce.....	1	3	2		1	6			4				
Carleton.....	18	27	22	2	13	7		26	35	21			
Dufferin.....													
Elgin.....	3	2		3		8		2	4	6			
Essex.....	1	15	10		5	24	1	2	26	8			
Frontenac.....	7	4	5	3		8		2	11	3			
Grey.....	1	3	2		1	9	1	4	8	1			
Haldimand.....		1				1		1	1				
Halton.....			1		1	1			2				
Hastings.....	4	2	6	4	6	9		6	15	9			
Huron.....	1	4		3		4		1	7	2			
Kenora.....		2	1		2	3			1	1			
Kent.....	2	3	6	1	6	5		2	8	1			
Lambton.....	5	1	1		3	5	2		6				
Lanark.....	2	6	2			13		2	20				
Leeds and Grenville...	1	1	2		1	3		5	4				
Lennox and Addington	3	1	1	5		5		2	1	1			
Lincoln.....	3	3	4	2	2	3	1	1	6				
Manitoulin.....	1					1							
Middlesex.....	8	9	14	5	13	24		3	19	5			
Muskoka.....	1					1							
Nipissing.....	1	2	3	1	3	5	1		2	1			
Norfolk.....		3			1	3		2	7				
Northumberland and Durham.....	1	2	1		1	4		2	9	2			
Ontario.....	2	2			3	5		1	3	2			
Oxford.....	5	4	1	5		5		1	9	2			
Parry Sound.....	1		1		1				1				
Peel.....		2							1	4			
Perth.....	4	2	1		2	8			7	2			
Peterborough.....		4	4	1	3	7		2	7	2			
Prescott and Russell...		1		2		3			4				
Prince Edward.....			2		1								
Rainy River.....	1	4	5	0	2	6	0	1	6	1			
Renfrew.....			3	1	1				1				
Simcoe.....	4	2	4		3	6		1	8	1			
Stormont, Dundas and Glenagarry.....	2	3				5		1	4	2			
Sudbury.....	2	4	1		2			7	3				
Temiskaming.....	4	15	10	2	5	21	2	3	25	2			
Thunder Bay.....	5	9	9	1	2	28		1	45	23			
Victoria.....				1	1	3		1	3	1			
Waterloo.....	5	10	2		1	15		5	11	6			
Welland.....	4	5	4		2	5	3		7				
Wellington.....	1	7	2	1	1	8		1	5	3			
Wentworth.....	18	22	9	38	9	47	8	10	53	10			
Totals.....	129	205	151	89	101	351	27	102	426	128			

Deputy Clerks of the Crown for the year ending 31st December, 1920.—*Concluded.*

Amount of Costs allowed there- under (including Disburse- ments).	Number of days of sitting of Judge with Jury.	Number of days of sitting of Judge without Jury.	Number of Estreats ordered to be issued.	Number of Estreats issued.	Amount of Jury fees paid County or Provincial Treas- urer.	Amount of money paid into Court with defence.	Amount of money paid out of Court.	Fees collected in law stamps by Deputy Clerks and Local Registrars.
\$ c.					\$ c.	\$ c.	\$ c.	\$ c.
6	11				6 00			545 80
2	5				6 00	1,202 27		386 70
4	5		1	1	6 00	125 00		226 30
5	18				39 00	2,467 44		591 80
5	1				3 00			47 40
7	2				3 00			231 60
13	30				39 00	19,204 23		1,800 10
4	13				24 00			285 40
5	7				9 00			243 00
4					6 00			38 60
3	3				6 00			80 90
8	5				45 00			116 40
5	2				18 00			237 40
5	3					1,785 82		122 05
10	6				6 00	2,187 12		168 20
6	5				12 06			332 40
4					9 00			200 60
	7							302 61
	5				3 00	400 00	400 00	111 70
8	6				21 00	2,400 00		318 20
								8 30
9	9				36 00	2,272 00		220 10
								22 80
4	4				6 00	530 00		227 70
	5				9 00			126 00
4	8				15 00			217 60
2	4							184 10
	5				3 00			219 90
1	3				18 00			129 80
3	2							66 60
5	6				30 00			326 70
4	6				9 00	227 94		238 40
	2							59 20
3	7							67 80
	4							142 40
1								27 30
3	4				9 00			204 30
6	2				9 00			224 10
9	5				9 00			81 00
11	9				24 00			636 30
4	15				6 00			671 50
	3					50 00	50 00	83 10
3	6				3 00			362 20
10	8				30 00			494 00
3	5				9 00			
12	17				123 00	14,000 44		1,959 80
	201	273	1	1	609 06	46,852 26	450 00	13,388 06

APPENDIX D.—Business transacted by County and District Court Clerks

County or District.	Writs of summons issued.	Orders for arrest issued.	Actions entered in Procedure Book.		Præcipe orders issued.	Orders issued and signed by Local Judge.	Examination of Parties returned.	Records passed.	Actions entered for Trial with Jury.	Actions entered for Trial without Jury.	Number of actions tried with Jury.	Number of actions tried without Jury.	Workmen's Compensation Actions for Trial.	
			Writs issued during the year.	Do. previous years.									With Jury	Without Jury
Algoma.....	115	80	9	16	34	18	26	5	21	4	11	.....	.....	.....
Brant.....	83	55	7	22	16	11	29	5	26	3	9	.....	.....	.....
Bruce.....	55	37	2	7	28	12	10	1	8	1	4	.....	.....	.....
Carleton.....	313	220	15	7	45	51	45	9	36	4	16	.....	.....	.....
Dufferin.....	10	8	1	2	6	2	1	1	1	.....	.....	.....	.....	.....
Elgin.....	71	49	4	1	16	2	19	8	11	4	4	.....	.....	.....
Essex.....	207	163	8	69	83	61	84	17	67	8	46	.....	.....	.....
Frontenac.....	71	55	7	5	16	41	27	8	32	5	32	.....	.....	.....
Grey.....	46	38	2	.....	1	13	12	5	7	5	7	.....	.....	.....
Haldimand.....	17	15	2	.....	6	9	7	2	5	2	3	.....	.....	.....
Halton.....	21	12	2	.....	9	3	.....	.....	3	.....	3	.....	.....	.....
Hastings.....	85	61	5	3	15	17	22	9	13	5	17	.....	.....	.....
Huron.....	46	35	4	3	8	12	19	6	13	2	9	.....	.....	.....
Kenora.....	24	18	1	9	13	5	4	.....	5	.....	4	.....	.....	.....
Kent.....	106	47	7	.....	14	.....	15	4	11	4	11	.....	.....	.....
Lambton.....	58	47	2	9	15	20	21	5	15	3	7	.....	.....	.....
Lanark.....	39	39	1	.....	6	9	5	.....	5	.....	4	.....	.....	.....
Leeds and Grenville.....	65	46	.....	1	1	17	12	1	11	1	9	.....	.....	.....
Lennox and Addington.....	15	10	.....	.....	3	3	3	1	2	.....	2	.....	.....	.....
Lincoln.....	57	43	3	.....	17	14	.....	.....	19	.....	14	.....	.....	.....
Manitoulin.....	7	5	.....	9	9	2	4	.....	4	.....	2	.....	.....	.....
Middlesex.....	139	107	2	4	39	43	17	23	11	19	.....	.....	.....	.....
Muskoka.....	12	12	.....	.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....
Nipissing.....	77	50	7	1	10	4	13	2	11	2	10	.....	.....	.....
Norfolk.....	30	14	1	1	9	3	3	1	2	1	1	.....	.....	.....
North'b'l'd & Durham.....	30	17	5	.....	12	11	9	3	6	2	4	.....	.....	.....
Ontario.....	44	33	3	5	4	5	11	5	6	4	3	.....	.....	.....
Oxford.....	49	33	3	2	3	9	14	5	9	2	9	.....	.....	.....
Parry Sound.....	27	15	.....	5	10	12	12	.....	12	.....	7	.....	.....	.....
Peel.....	17	9	1	3	3	2	1	.....	1	.....	1	.....	.....	.....
Perth.....	61	61	.....	9	10	33	23	5	18	3	17	.....	.....	.....
Peterborough.....	78	62	3	12	22	15	5	10	4	8	.....	.....	.....	.....
Prescott and Russell.....	31	14	3	4	8	2	4	2	2	.....	1	.....	.....	.....
Prince Edward.....	22	21	.....	1	17	.....	6	.....	6	.....	6	.....	.....	.....
Rainy River.....	38	31	.....	1	8	11	6	.....	6	.....	6	.....	.....	.....
Renfrew.....	26	20	.....	.....	10	1	2	.....	10	.....	7	.....	.....	.....
Simcoe.....	69	26	1	.....	13	7	7	3	4	3	4	.....	.....	.....
Stormont, Dundas and Glengarry.....	62	40	2	4	11	.....	11	1	10	.....	6	.....	.....	.....
Sudbury.....	173	107	9	.....	17	71	62	12	50	8	27	.....	.....	.....
Temiskaming.....	187	135	9	2	6	72	31	45	1	43	19	.....	.....	.....
Thunder Bay.....	111	73	3	.....	70	21	10	9	2	7	2	.....	.....	.....
Victoria.....	38	24	2	.....	8	4	11	6	7	3	4	.....	.....	.....
Waterloo.....	84	51	10	1	32	19	15	6	9	6	8	.....	.....	.....
Welland.....	100	100	.....	11	24	6	17	2	15	2	15	.....	.....	.....
Wellington.....	66	66	.....	.....	19	.....	11	6	4	3	2	.....	.....	.....
Wentworth.....	421	317	10	23	114	99	144	70	74	33	57	.....	.....	.....
York.....	2,546	1,991	104	10	135	610	812	493	138	355	32	307	.....	.....
Totals.....	6,049	5,452	258	248	310	1,495	1464	1369	378	1015	193	752	.....	.....

APPENDIX D.—Business transacted by County and District Court Clerks in

County or District.	Number of Judgments for reference to Master.	Writs of Execution issued.	Number of Writs of Execution renewed.	Number of Writs of <i>Ca. Sa.</i> issued.	Number of Certificates issued under Creditors' Relief Act.	Amount for which issued without Costs.	Amount of Costs allowed thereunder (including Disbursements).	Number of days of sittings of County Court.	Amount of Jury Fees paid County or Provincial Treasurers.	Amount of money paid into Court with defence.
						\$ c.	\$ c.		\$ c.	\$ c.
Algoma.....		43	6					8 6	7 50	1,231 00
Brant.....		27	5					3 14	7 50	
Bruce.....		10			4	1,053 09	27 80	2 10	1 50	1,401 01
Carleton.....		75	17		2	298 35	23 70	4 14	13 50	1,854 21
Dufferin.....		4						7		12 00
Elgin.....		19	2					13 9	12 00	100 00
Essex.....	1	63	6	1	5	2,669 33	59 70	14 49	27 00	802 38
Frontenac.....		16	7					2 19	12 00	
Grey.....		11	4					10 7	7 50	23 46
Haldimand.....		1	1					5 3	3 00	
Halton.....		5						5		200 00
Hastings.....		35	5					5 34	13 50	51 08
Huron.....		14	1		9	1,976 53	111 96	4 10	9 00	160 00
Kenora.....		7	10					4		288 04
Kent.....		35	2					7 12	1 50	238 75
Lambton.....		15	1					5 7	7 50	80 00
Lanark.....		15	1					11		
Leeds and Grenville.....		16	1		1	1,328 08	16 00	2 10	3 00	1,027 98
Lennox and Addington.....		2	2					7	1 50	
Lincoln.....		23	1					21		200 00
Manitoulin.....					8	951 74	22 00	5		785 31
Middlesex.....		29	4					9 14	25 50	348 03
Muskoka.....		4								
Nipissing.....		22	2					2 10	3 00	
Norfolk.....		8	2					2 2	3 00	
Northumberland and Durham.....		8	2					5 12	4 50	300 00
Ontario.....		11	1					4 2	7 50	50 00
Oxford.....		22	1					3 9	7 50	598 00
Parry Sound.....		9	3					13		50,454 20
Peel.....		5						3		
Perth.....		17	4					3 11	7 50	514 44
Peterborough.....		29	3					11 17	7 50	1,291 68
Prescott and Russell.....		6	1					2 3	3 00	248 00
Prince Edward.....		4						8		50 00
Rainy River.....		7	2					6		173 36
Renfrew.....		1						3		
Simcoe.....		23	1					5 11	4 50	67 80
Stormont, Dundas and Glengarry.....		15						2 9	1 50	
Sudbury.....		42						5 36	18 00	1,290 17
Temiskaming.....	1	84	8		4	2,788 77	83 35	20 12	1 50	472 65
Thunder Bay.....		41	35					5 5		
Victoria.....		7	6					4 8	9 00	359 34
Waterloo.....		27	5					9 9	9 00	214 14
Welland.....		33	1					3 16	3 00	555 53
Wellington.....		15	2					3 1	9 00	1,101 00
Wentworth.....	8	104	40					19 22	105 00	878 69
York.....	10	658	192		6	1,937 00	100 00	86 253	207 00	23,438 10
Totals.....	20	1667	387	1	39	13,002 89	444 51	286 759	564 00	90,860 35

the Province of Ontario for the year ending 31st December, 1920.

Amount of money paid out of Court.	Number of Petition Matters.	Amount of money paid thereunder.	Amounts paid out.	Amount of moneys in Court in County Court matters, including interest (under Con. Rule 709).	Number of Chattel Mortgages and Bills of Sale filed.	Total amount secured by such mortgages.	Number of mortgages renewed.	Number of discharges filed.	Number of assignments for benefit of creditors.	Number of Hire Receipts, etc., filed under R.S.O. Cap. 136.	Total amount secured by such Receipts, etc.	Amount of fees collected in law stamps under Section 42 of the Creditors' Relief Act.
\$ c.		\$ c.	\$ c.	\$ c.		\$ c.					\$ c.	\$ c.
1,259 80				300 00	183	225,106 91	51 21	3	675	1,224,824 16		
308 40					142	585,687 87	43 12	3	900	451,174 04		
1,066 13				337 94	95	66,137 00	52 2		242	214,405 75		7 80
2,324 80				560 39	306	225,382 86	67 22	7	1,818	1,568,197 31		3 10
12 00					25	14,220 35	14 2		115	93,337 63		
21,097 10				112 75	202	516,316 38	81 5	3	768	390,347 73		
				1,202 13	17	379,737 33	36 15	2	2,963	1,561,799 42	12 20	
					207	296,659 08	77 10	4	404	205,858 75		
319 46					234	257,747 79	95 4	4	435	255,720 95		
111 31					68	41,876 74	28 1	1	105	56,776 73		
200 00					47	239,664 26	8 5		138	110,296 48		
536 20				957 07	373	247,677 63	143 9	2	553	425,844 20		
160 00				238 10	51	189,082 59	54 2		326	222,771 65	9 20	
207 49				144 02	51	808,832 13	12 6	1	94	43,579 92		
483 73				132 30	159	427,661 35	106 3		1,919	679,203 59		
				307 21	75	39,907 22	45 11	3	169	248,527 11		
				486 31	56	102,106 46	51 3	4	181	132,814 64		
536 45				1,153 78	130	86,347 42	90 14	2	474	232,355 44	3 00	
100 00					55	139,999 88	46 6	1	145	57,183 65		
785 31				100 00	118	1,609,470 25	36 5	5	935	417,881 34		
728 15					49	20,965 70	27 4		49	5,280 00	3 20	
	1 5,000 00			451 68	143	774,912 82	59 10	4	2,048	824,321 29		
				5,000 00	60	102,630 67	37 2	1	41	23,781 20		
					142	5,150,528 08	51 11	2	135	147,713 01		
					97	50,066 50	49 5	1	419	272,079 84	6 00	
203 80				5,560 13	133	716,986 84	79 14	2	464	290,695 39		
				50 60	125	100,626 25	32 8	1	400	371,646 91		
				2,842 82	87	121,386 75	45 7	3	243	260,556 92		
565 00				570 70	118	75,564 28	27 6	1	81	77,976 57		
				107 08	47	51,160 27	8 3	2	129	158,286 79	12 00	
45 00				469 65	61	211,769 08	33 5	2	285	229,940 84		
1,659 26				414 82	126	59,446 66	29 5	4	188	237,585 82		
148 00					122	159,427 75	40 10	2	36	52,034 28		
50 00			50 00		44	70,185 38	52 4					
				592 31	125	72,753 54	9 17		196	155,549 50		
					91	185,390 32	59 10					
				67 80	168	1,490,717 86	103 6	3	373	311,741 81		
				96 00	248	233,804 98	80 7	6	525	163,682 83		
1,668 04				91 20	323	5,359,912 01	78 18	1	274	217,069 70		
472 65	2 1,092 05	640 00		991 09	593	6,200,167 41	42 23	14	443	606,871 24	4 60	
				555 07	272	2,398,005 71	61 17	10	1,381	962,367 10		
	1 2,800 00	2,800 00		559 34	42	34,124 48	13 4		194	107,081 93		
975 00				8,933 68	112	2,602,994 80	38 17	4	773	634,284 06		
522 00				34 40	234	444,765 47	30 8	4	783	806,790 21		
974 50				175 00	127	283,663 06	37 7		350	413,226 55		
553 69				1,627 12	388	413,708 18	99 37	10	2,396	2,381,104 54		
16,793 32				10,061 79	2,377	2,831,757 00	715 296	38	12,002	4,186,532 00		
54,866 59	4 8,892 05	3,490 00		45,284 28	9,048	36,717,043 35	3067 719	160	37,567	22,491,100 82	61 10	

APPENDIX E.—Return of business transacted by Surrogate Registrars Through-

County or District.	Total number of Probates issued.	Total number of Letters of Administration issued.	Total number of Letters of Guardianship issued.	Number all of Grants issued where no personalty valued as follows:							
				\$100,000 or over.	From \$50,000 to \$100,000.	From \$25,000 to \$50,000.	From \$10,000 to \$25,000.	From \$5,000 to \$10,000.	From \$1,000 to \$5,000.	From \$400 to \$1,000.	\$400 and under.
Algoma.....	50	71			1	2	6	15	60	28	9
Brant.....	130	75	2	2		4	16	25	74	30	56
Bruce.....	166	65				4	9	27	103	45	43
Carleton.....	317	210	3	9	11	5	43	53	201	89	84
Dufferin.....	57	28					7	16	41	8	13
Elgin.....	142	74	1	1	1	3	16	20	80	46	50
Essex.....	174	157	6	3	3	2	22	30	90	65	116
Grontenac.....	88	60	1		1	1	9	15	59	30	34
Hreya.....	169	93				1	12	26	107	41	75
Haldimand.....	75	38				1	6	22	42	21	21
Haltoin.....	65	35	1	2		3	8	16	40	16	15
Hasting.....	132	98	4			2	5	13	24	87	39
Huron.....	202	92			2	2	13	38	123	48	68
Kenora.....	22	28			1		1	1	13	11	23
Kent.....	164	91	1	1	2	3	5	22	82	57	29
Lambton.....	147	87	3			2	9	23	107	41	55
Lanark.....	104	45	1	3	1	3	13	15	61	36	18
Leeds and Grenville.....	158	78	3			8	19	30	107	39	36
Lennox and Addington.....	52	27			1	4	8	10	32	9	15
Lincoln.....	89	64	1	1			14	16	54	22	46
Manitoulin.....	11	14					2	4	13	4	2
Middlesex.....	358	209	3	5	4	11	33	55	224	95	143
Muskoka.....	29	22			1		2	2	19	9	18
Nipissing.....	44	32				1	3	2	24	19	27
Norfolk.....	89	28	1		1	1	5	13	41	20	36
Northumberland and Durham.....	190	127	5		1	6	20	37	140	71	47
Ontario.....	143	60	1	3	1	5	13	30	74	44	34
Oxford.....	185	83	1	1	2	11	20	36	101	36	59
Parry Sound.....	38	48			1		2	8	28	17	30
Peel.....	85	44				5	9	20	56	18	21
Perth.....	156	73	2	1	2	5	20	36	95	28	44
Peterborough.....	119	57	1	1	2	5	11	14	73	28	43
Prescott and Russell.....	104	36	1			3	2	12	72	22	30
Prince Edward.....	51	29				3	9	19	28	9	7
Rainy River.....	14	29				2		1	9	5	12
Renfrew.....	89	61		1	4	2	10	18	74	23	18
Simcoe.....	257	129	4			3	23	36	157	58	109
Stormont, Dundas and Glengarry.....	120	75	1		1	3	11	20	91	32	38
Sudbury.....	29	70	2			1	5	5	30	32	28
Temiskaming.....	32	63	1		1		2	1	29	19	44
Thunder Bay.....	48	82	1		1	2	4	6	39	26	23
Victoria.....	76	50	1		2	3	17	30	50	18	6
Waterloo.....	169	73	2	2	2	5	22	35	93	39	46
Welland.....	104	81	2			5	3	18	73	30	58
Wellington.....	217	98		1	1	4	26	43	132	39	69
Wentworth.....	330	228	3	9	7	13	28	68	205	105	126
York.....	1,408	1,170	20	27	44	68	175	233	836	854	361
Totals.....	6,998	4,587	79	73	104	220	726	1,246	4,369	2,421	2,349

out the Province of Ontario during the year ending 31st December, 1920.

Total number of Probates and Letters of Administration issued under R.S.O. Cap. 62, s. 73, s. 1.	Total number of Probates and Letters issued under R.S.O. Cap. 62, s. 73 ss. 2.	Total amount of personality devolving	Total amount of realty to be administered under R.S.O. Cap. 119, s. 3.	Amount of moneys in Court in Surrogate matters, including interest, Con. Rule 769.	Amount earned for.		
					Registrars' fees.	Judges' fees.	Fees to Crown.
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
9	28	285,455 09	180,366 48	465,821 57	1,397 50	769 50	448 60
17	27	923,616 89	520,720 05		3,261 45	1,742 00	952 90
11	31	792,697 66	601,643 01		3,159 71	1,706 75	958 20
35	65	4,809,219 70	1,283,523 54		8,012 42	7,245 00	3,948 05
8	3	341,068 45	176,163 01		1,460 85	618 25	334 10
14	34	896,643 60	596,716 56		3,082 39	1,827 00	967 10
29	31	1,293,586 87	2,079,136 58	10 64	4,388 96	2,880 50	1,496 10
15	17	507,213 43	385,943 00		1,863 20	1,678 50	601 90
19	34	760,680 86	247,141 98		3,299 75	1,612 75	958 00
5	16	414,931 04	316,633 67		1,751 20	923 80	504 34
15	16	749,677 07	343,470 63		1,926 95	1,243 75	622 40
16	27	1,049,517 00	78,446 00		3,446 05	1,740 34	929 70
21	31	968,264 96	633,730 13		4,657 03	1,952 00	1,111 25
10	13	108,706 64	57,529 00		530 09	250 00	185 90
.....	.....	976,969 38	699,567 03	1675,836 41	2,411 11	2,055 25	1,001 25
16	23	655,839 30	558,855 55	301 47	2,551 33	1,507 25	839 60
7	12	1,229,498 76	396,795 62		2,864 50	1,906 70	978 40
13	23	1,077,312 80	570,983 50		3,861 55	2,058 00	1,100 30
5	2	580,386 39	190,192 00		1,371 40	795 10	436 00
15	18	849,782 28	770,737 55	60,000 00	2,220 87	1,584 00	830 90
2	1	86,353 17	29,120 00		374 60	177 50	96 50
59	44	3,433,746 07	1,945,361 03		6,680 04	5,707 10	3,126 60
8	9	150,168 64	97,201 00		687 05	314 80	190 20
7	9	171,086 61	149,827 34		915 10	498 00	253 30
12	17	424,235 04	277,931 27		2,082 55	1,042 20	.....
13	48	1,274,152 29	823,592 76		4,783 45	2,418 75	1,368 10
15	21	1,288,501 69	735,510 11		3,415 96	2,115 75	1,140 70
13	25	1,623,489 72	756,539 47	625 85	5,650 12	2,911 50	1,517 00
9	15	219,413 12	246,328 34		1,052 91	496 75	286 75
11	13	588,578 41	457,654 00		2,136 51	1,334 70	653 50
13	22	1,306,494 85	708,104 83		3,859 86	2,154 25	1,246 10
15	20	973,709 87	498,218 39		2,905 07	1,733 50	910 40
10	14	412,929 28	314,074 60		1,974 08	926 00	539 00
7	9	276,454 85	183,357 85		1,378 65	500 75	297 40
5	12	104,334 19	92,586 00		398 70	188 00	311 55
5	18	1,119,352 09	418,608 70		2,339 15	1,578 45	908 80
70	60	1,128,288 86	1,013,109 17		5,397 10	2,685 50	1,410 00
15	22	713,035 82	427,324 69		3,627 75	1,671 00	821 30
17	24	211,472 94	136,078 16		814 18	562 75	291 70
28	20	160,041 37	161,090 37		825 60	458 40	244 20
13	17	329,507 93	295,683 40		1,408 58	759 00	390 50
6	18	541,356 41	344,669 67	517 20	2,170 65	1,042 25	576 40
12	26	1,589,289 09	580,064 15		4,143 60	2,610 20	1,354 40
18	26	592,466 54	469,216 62		2,351 00	1,380 50	715 10
21	37	1,270,382 00	759,349 00		4,912 00	2,552 50	1,406 90
38	62	6,087,618 37	2,364,773 79	502 70	8,328 95	8,958 85	4,624 50
150	389	21,766,841 00	7,935,377 00		38,120 75	32,451 25	16,553 45
872	1,449	67,114,368 39	32,909,046 60	2203,615 84	170,252 27	115,491 64	60,439 34

APPENDIX F.—Return of fees and emoluments of the Judicial Officers throughout the officers payable by the Province, the County and the

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
			\$ c.	\$ c.	\$ c.	\$ c.
ALGOMA: Sault Ste. Marie...	Sheriff.....	*C. M. Macreath	3,882 96	1,000 00	4,882 96	4,716 53
	Surrogate Judge....	†Judge Stone.....		1,000 00		
	Local Master.....	"				
	Crown Attorney....	G. W. Goodwin...	3,061 95		4,138 28	1,898 45
	Clerk of the Peace...	"	676 33	400 00		696 09
	Local Registrar....	T. J. Foster.....	236 20	150 00	3,475 15	361 20
	District Court Clerk	"	1,091 45	600 00		1,591 45
	Surrogate Registrar.	"	1,397 50			1,397 50
BRANT: Brantford...	Sheriff.....	J. W. Westbrook.	3,427 30		3,427 30	2,858 32
	Surrogate Judge....	†Judge Hardy.....		1,000 00		
	Local Master.....	"				
	Crown Attorney....	†W. M. Charlton.	1,093 85		1,816 15	834 50
	Clerk of the Peace...	"	722 30			430 15
	Local Registrar....	W. A. Hollinrake,				
		K.C.....	247 50	675 00	5,295 80	922 50
	County Court Clerk	"	1,111 85			1,111 85
	Surrogate Registrar.	"	3,261 45			3,261 45
BRUCE: Walkerton	Sheriff.....	D. M. Jermyn...	2,581 49		2,581 49	1,926 98
	Surrogate Judge....	†Judge Klein.....		1,000 00		
	Local Master.....	"				
	Crown Attorney....	Thos. Dixon.....	557 44		2,594 20	380 04
	Clerk of the Peace...	"	2,036 76			1,306 03
	Local Registrar....	R. E. Clapp.....	106 00	675 00	4,714 11	757 20
	County Court Clerk	"	773 40			675 17
	Surrogate Registrar.	"	3,159 71			2,413 81
CARLETON: Ottawa....	Sheriff.....	G. C. Richardson	9,822 70		9,822 70	9,162 32
	Surrogate Judge....	Judge Gunn.....	1,300 00		1,300 00	
	Local Master.....	J. Bishop, K.C....	1,271 25		2,889 65	1,271 25
	Deputy Registrar...	"	1,618 40			1,618 40
	Crown Attorney....	J. A. Ritchie.....	587 12		1,551 05	479 12
	Clerk of the Peace...	"	963 93			570 70
	Deputy Clerk of the					
	Crown.....	Horace Pratt....	311 80	450 00	11,528 12	761 80
	County Court Clerk	"	2,753 90			2,753 90
	Surrogate Registrar.	"	8,012 42			8,012 42
DUFFERIN: Orangeville	Sheriff.....	H. Endacott...	1,489 14		1,489 14	960 93
	Surrogate Judge....	†Judge Fisher.....		1,000 00		
	Local Master.....	"				
	Crown Attorney....	J. L. Island.....	399 20		977 09	374 71
	Clerk of the Peace...	"	577 89			256 11
	Local Registrar....	J. A. V. Preston..	120 69	675 00	2,472 29	795 69
	County Court Clerk	"	215 75			215 45
	Surrogate Registrar.	"	1,460 85			1,460 85

*Wm. Carney resigned G. W. Goodwin had charge of office from 1st February until 7th July, 1920, inclusive. C. M. Macreath appointed by order-in-council 29th. May, 1920. Assumed office 8th July, 1920.

†9 George V, Chap. 26, Sec. 5.

Province of Ontario for the year ending December, 1920, and of total earnings of such General Public, respectively for the same period.

Total received for past year's services.	Total receipts by officer from all his offices.	Total disbursements.	Net receipts.	Amount paid to Province under R.S.O. Cap. 17.	Net Income.	Earnings of each officer payable by the Province, the County, and the General Public, respectively.			County or District.
						From Province.	From County.	From General Public.	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
45 10	4,761 63	1,511 72	3,249 91		3,249 91	3,361 22		1,002 90	Algoma
					1,000 00	1,000 00			
1,381 41	4,347 86	600 00	3,747 86		3,747 86	3,061 95			
371 91						1,076 33			
25 00	3,475 15	339 00	3,136 15	77 23	3,058 92	150 00		236 20	
100 00						600 00		1,091 45	
								1,397 50	
697 25	3,555 57	528 97	3,026 60		3,026 60	1,010 28	878 15	1,538 87	Brant
					1,000 00	1,000 00			
204 00	1,936 28	537 50	1,398 78		1,398 78	831 85	68 00	194 00	
467 63						96 90	446 90	178 50	
50 00	5,345 80	1,233 90	4,111 90	455 95	3,655 95	675 00		247 50	
								1,111 85	
								3,261 45	
688 95	2,615 93	1,272 54	1,343 39		1,343 39	1,292 10	976 89	312 50	Bruce
					1,000 00	1,000 00			
125 00	2,507 50	53 60	2,453 90	45 39	2,408 51	470 04	85 40	2 00	
696 43						447 26	1,521 70	67 80	
	5,144 29	757 54	4,386 75	593 38	3,793 37	675 00		106 00	
519 24								773 40	
778 87								3,159 71	
1,653 72	10,816 04	4,318 21	6,497 83		6,497 83	3,725 20	1,312 71	4,784 79	Carleton
	1,300 00		1,300 00		1,300 00			1,300 00	
	2,889 65	960 00	1,929 65		1,929 65			1,271 25	
								1,618 40	
145 00	2,166 02	278 07	1,887 95		1,887 95	442 12	118 00	27 00	
971 20						135 55	622 33	206 05	
	11,528 12	2,910 32	8,617 80	4,156 02	4,461 78	450 00		311 80	
								2,753 90	
								8,012 42	
558 94	1,519 87	461 49	1,058 38		1,058 38	603 10	676 43	209 61	Dufferin
					1,000 00	1,000 00			
60 00	961 36	77 42	883 94		883 94	67 06	286 64	45 50	
270 54						150 06	420 73	7 10	
65	2,487 64	120 55	2,367 09		2,367 09	675 00		120 69	
15 00								215 75	
								1,460 85	

†A. J. Wilkes resigned 23rd June, 1920.

M. W. McEwan acted as Crown Attorney from 1st Apr. to 30th Sept., 1920, inclusive.

M. W. McEwan acted as Clerk of the Peace from 23rd June to 30th Sept., 1920, inclusive.

W. M. Charlton appointed O.-in-C. 24th Sept., 1920.

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
			\$ c.	\$ c.	\$ c.	\$ c.
ELGIN:						
St. Thomas	Sheriff.....	W. H. Elliott.....	3,611 02		3,611 02	2,353 42
	Surrogate Judge....	Judge Colter.....		1,000 00	1,000 00	
	Local Master.....	C. F. Maxwell.....	347 69		347 69	347 69
	Crown Attorney.....	A. McCrimmon.....	1,966 50		3,682 20	1,497 25
	Clerk of the Peace....	".....	1,715 70			976 94
	Local Registrar.....	D. McLaws.....	151 70	675 00	4,728 29	712 10
	County Court Clerk	".....	819 20			794 95
	Surrogate Registrar	".....	3,082 39			3,078 74
ESSEX:						
Sandwich	Sheriff.....	C. N. Anderson..	6,771 24		6,771 24	6,061 26
	Surrogate Judge....	†Judge Coughlin..		1,000 00		
	Local Master.....	".....				
	Local Master.....	Judge Smith.....	25 00		25 00	25 00
	Crown Attorney.....	J. H. Rodd.....	8,235 88		9,356 52	6,902 03
	Clerk of the Peace....	".....	1,120 64			819 30
	Local Registrar.....	Henry Clay.....	809 75	675 00	8,358 61	1,420 75
	County Court Clerk	".....	2,484 90			2,484 90
	Surrogate Registrar.	".....	4,388 96			4,388 96
FRONTENAC:						
Kingston..	Sheriff.....	Thomas Dawson	3,071 89		3,071 89	2,657 59
	Surrogate Judge....	†Judge Lavell.....		1,000 00	1,000 00	
	Local Master.....	J.B. Walkem, K.C.	157 14		157 14	105 92
	Crown Attorney.....	J. L. Whiting, K.C.	316 00		1,403 16	273 00
	Clerk of the Peace....	".....	1,087 16			724 96
	Local Registrar.....	T. M. Asselstine..	486 75	675 00	2,527 98	936 75
	County Court Clerk	".....	1,366 23			1,591 23
	Surrogate Registrar.	Miss Helen Fraser	1,863 20			1,863 20
GREY:						
Owen Sound..	Sheriff.....	J. S. Wilson.....	3,586 42		3,586 42	3,580 90
	Surrogate Judge....	†Judge Sutherland		1,000 00		
	Local Master.....	".....				
	Crown Attorney.....	T. H. Dyre.....	1,536 00		3,240 15	1,224 28
	Clerk of the Peace....	".....	1,704 15			1,240 85
	Local Registrar.....	W. A. Bishop.....	165 90	625 00	4,798 75	790 90
	County Court Clerk	".....	708 10			708 10
	Surrogate Registrar.	".....	3,299 75			3,299 75
HALDIMAND:						
Cayuga...	Sheriff.....	M. McConnell....	2,186 13		2,186 13	1,559 08
	Surrogate Judge....	†Judge Hopkins....		1,000 00		
	Local Master.....	".....				
	Crown Attorney.....	Harrison Arrell....	475 92		1,775 71	335 25
	Clerk of the Peace....	".....	1,299 79			1,067 89
	Local Registrar.....	J. C. Eccles.....	100 40	600 00	2,788 35	700 40
	County Court Clerk	".....	336 75			325 15
	Surrogate Registrar.	".....	1,751 20			1,736 55
HALTON:						
Milton....	Sheriff.....	S. Webster.....	1,726 95		1,726 95	1,397 50
	Surrogate Judge....	†Judge Elliott.....		1,000 00		
	Local Master.....	".....				
	Crown Attorney.....	W. I. Dick.....	774 05		2,357 94	583 45
	Clerk of the Peace....	".....	1,583 89			1,072 22
	Local Registrar.....	W. J. McClenahan	92 85	600 00	2,916 30	692 85
	County Court Clerk	".....	296 50			296 50
	Surrogate Registrar.	".....	1,926 95			1,926 95

Officers throughout the Province of Ontario, etc.—*Continued.*

Total received for past year's ser- vices.	Total receipts by officer from all his offices.	Total disbursements.	Net receipts.	Amount paid to Province under R.S.O. Cap. 17.	Net Income.	Earnings of each Officer pay- able by the Province, the County, and the General Public respectively.			County or District
						From Prov- ince.	From County.	From Genera Public.	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
849 22	3,202 64	936 32	2,266 32	.....	2,266 32	1,385 10	1,082 75	1,143 17	Elgin
.....	1,000 00	.....	1,000 00	.....	1,000 00	.....	.....	1,000 00	
75 00	422 69	75 00	347 69	.....	347 69	.....	.....	347 69	
529 65	3,593 37	544 21	3,049 16	164 74	2,884 42	1,344 90	476 60	145 00	
589 53	.....	.....	.....	.....	.....	311 95	1,403 75	25 00	
114 50	4,726 79	834 80	3,891 99	345 99	3,546 00	675 00	.....	151 70	
26 00	.....	.....	.....	.....	.....	.....	.....	819 20	
50 .....	.....	.....	.....	.....	.....	.....	.....	3,082 39	
1,479 28	7,540 54	2,447 32	5,093 22	.....	5,093 22	3,098 30	1,933 85	1,739 09	Essex
1,182 73	9,261 89	5,359 50	3,902 39	501 19	1,000 00	1,000 00	.....	.....	
.....	.....	.....	.....	.....	3,401 20	2,088 00	1,672 60	4,475 28	
357 83	.....	.....	.....	.....	.....	209 09	840 50	71 05	
.....	8,294 61	1,605 46	6,689 15	2,420 24	4,268 91	675 00	.....	809 75	
.....	.....	.....	.....	.....	.....	.....	.....	2,484 90	
.....	.....	.....	.....	.....	.....	.....	.....	4,388 96	
515 05	3,172 64	460 10	2,712 54	.....	2,712 54	990 85	847 00	1,234 04	Front- enac
.....	1,000 00	.....	.....	.....	1,000 00	.....	.....	1,000 00	
.....	105 92	10 00	95 92	.....	95 92	.....	.....	157 14	
80 00	1,482 56	100 00	1,382 56	.....	1,382 56	256 00	.....	60 00	
404 60	.....	.....	.....	.....	.....	252 78	834 38	.....	
.....	2,527 98	203 00	2,324 98	.....	2,324 98	675 00	.....	486 75	
.....	.....	.....	.....	.....	.....	.....	.....	1,366 23	
.....	1,863 20	200 00	1,663 20	.....	1,663 20	.....	.....	1,863 20	
130 60	3,711 50	1,612 15	2,099 35	.....	2,099 35	1,072 24	991 06	1,523 12	Grey
.....	.....	.....	.....	.....	1,000 00	1,000 00	.....	.....	
244 05	3,410 91	411 89	2,999 02	149 80	2,849 22	775 81	408 45	351 74	
701 73	.....	.....	.....	.....	.....	115 65	1,551 30	37 20	
125 00	4,923 75	927 20	3,996 55	398 28	3,598 27	625 00	.....	165 90	
.....	.....	.....	.....	.....	.....	.....	.....	708 10	
.....	.....	.....	.....	.....	.....	.....	.....	3,299 75	
563 43	2,122 51	746 28	1,376 23	.....	1,376 23	1,029 36	877 35	279 42	Haldi- mand
.....	.....	.....	.....	.....	1,000 00	1,000 00	.....	.....	
118 66	1,854 95	440 00	1,414 95	.....	1,414 95	148 68	302 24	25 00	
333 15	.....	.....	.....	.....	.....	160 61	1,120 00	19 18	
.....	2,813 15	215 85	2,597 30	9 73	2,587 57	600 00	.....	100 40	
49 20	.....	.....	.....	.....	.....	.....	.....	336 75	
1 85	.....	.....	.....	.....	.....	.....	.....	1,751 20	
437 87	1,835 37	742 92	1,092 45	.....	1,092 45	621 05	628 92	476 98	Halton
.....	.....	.....	.....	.....	1,000 00	1,000 00	.....	.....	
64 00	2,112 80	307 56	1,805 24	.....	1,805 24	412 60	.....	361 45	
393 13	.....	.....	.....	.....	.....	356 66	1,215 73	11 50	
.....	2,916 30	78 00	2,838 30	33 83	2,804 47	600 00	.....	92 85	
.....	.....	.....	.....	.....	.....	.....	.....	296 50	
.....	.....	.....	.....	.....	.....	.....	.....	1,926 95	

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
			\$ c.	\$ c.	\$ c.	\$ c.
HASTINGS: Belleville.	Sheriff	M. B. Morrison ..	4,282 69		4,282 69	3,202 59
	Surrogate Judge.....	†Judge Wills.....			1,000 00	
	Local Master.....	S. S. Lazier	commuted	3,000 00		
	Deputy Registrar.....	"				
	Crown Attorney.....	Wm. Carnew	1,892 99		3,040 49	1,504 74
	Clerk of the Peace.....	"	1,147 50			869 00
	Deputy Clerk of the Crown.....	John Williams.....	41 60	450 00	5,013 33	491 60
	County Court Clerk	"	1,075 68			1,075 68
	Surrogate Registrar.	"	3,446 05			3,446 05
HURON: Goderich.	Sheriff	R. G. Reynolds....	3,474 18		3,474 18	3,421 02
	Surrogate Judge.....	†Judge Dickson....		1,000 00		
	Local Master.....	"				
	Crown Attorney.....	C. Seager.....	1,811 12		3,193 91	1,452 62
	Clerk of the Peace.....	"	1,382 79			1,280 30
	Local Registrar.....	D. McDonald.....	28 00	750 00	5,780 73	778 00
	County Court Clerk	"	345 70			345 70
	Surrogate Registrar.	"	4,657 03			4,657 06
KENORA: Kenora....	Sheriff	J. W. Humble.....	1,453 26	1,000 00	2,453 26	1,707 98
	Surrogate Judge.....	†Judge Chapple....		1,000 00		
	Local Master.....	"				
	Crown Attorney.....	H. P. Cooke.....	854 78		1,859 16	620 51
	Clerk of the Peace.....	"	754 38	250 00		576 01
	Local Registrar.....	C. W. Chadwick....	119 00	700 00	1,675 95	819 00
	District Court Clerk	"	326 86			326 86
	Surrogate Registrar.	"	530 09			530 09
KENT: Chatham....	Sheriff	J. R. Gemmill	3,097 70		3,097 70	2,260 52
	Surrogate Judge.....	†Judge Stamworth		1,000 00		
	Local Master.....	Thos. Scullard	40 00		40 00	18 55
	Crown Attorney.....	H. D. Smith	3,319 50		4,489 80	2,210 30
	Clerk of the Peace.....	"	1,170 30			808 55
	Local Registrar.....	*James Holmes....	136 50	675 00	4,051 31	755 25
	County Court Clerk	"	828 70			828 70
	Surrogate Registrar.	"	2,411 11			2,411 11
LAMBERTON: Sarnia....	Sheriff	A. J. Johnston	3,458 45		3,458 45	2,273 14
	Surrogate Judge.....	†Judge Taylor		1,000 00		
	Local Master.....	"				
	Crown Attorney.....	F. W. Willson	2,512 29		4,128 74	2,006 19
	Clerk of the Peace.....	"	1,616 45			1,564 15
	Local Registrar.....	Alex. Saunders....	134 92	675 00	3,946 04	697 42
	County Court Clerk	"	584 79			584 79
	Surrogate Registrar.	"	2,551 33			2,551 33

*James Holmes resigned 1st. Sept., 1920. H. D. Smith acted from that date to the appointment of D. E. Douglas 31st. January 1921

†9 George V, Chap. 26, Sec. 5. Subsection 5.

‡Judge Wills is the Junior Judge.

Officers throughout the Province of Ontario, etc.—Continued.

Total received for past year's ser- vices.	Total receipts by officer from all his offices.	Total disbursements.	Net receipts.	Amount paid to Province under R.S.O. Cap. 17.	Net Income.	Earnings of each officer pay- able by the Province, the County, and the General Public, respectively.			County or District
						From Prov- ince.	From County.	From General Public.	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1,245 50	4,448 09	1,456 34	2,991 75	2,991 75	2,991 75	1,831 10	1,168 00	1,283 59	Hastings
.....	1,000 00	.....	1,000 00	.....	1,000 00	.....	.....	1,000 00	
.....	3,000 00	828 10	2,171 90	.....	2,171 90	3,000 00	.....	.....	
574 93	3,351 27	739 90	2,611 37	72 27	2,539 10	1,863 99	29 00	.....	
402 60	.....	.....	.....	.....	.....	97 50	1,050 00	.....	
.....	5,013 33	939 55	4,073 78	436 89	3,636 89	450 00		41 60	Huron
.....	.....	.....	.....	.....	.....	.....	.....	1,075 68	
.....	.....	.....	.....	.....	.....	.....	.....	3,446 05	
78 69	3,499 71	878 75	2,620 96	.....	2,620 96	1,308 20	1,230 07	935 91	
.....									
182 00	3,163 40	35 00	3,128 40	188 52	2,939 88	1,118 10	361 50	331 50	Kenora
248 48	.....	.....	.....	.....	.....	1,274 40	36 00	72 39	
.....	5,780 73	1,295 80	4,484 93	642 47	3,842 46	750 00	.....	28 00	
.....	.....	.....	.....	.....	.....	.....	.....	345 70	
.....	.....	.....	.....	.....	.....	.....	.....	4,657 03	
745 28	2,453 26	575 54	1,877 72		1,877 72	1,073 89		379 37	Kent
.....	.....	.....	.....	.....	1,000 00	1,000 00	.....	.....	
.....	1,196 52	.....	1,196 52	.....	1,196 52	809 78	.....	45 00	
13 63	1,705 28	343 10	1,362 18	.....	1,362 18	676 88	.....	77 50	
15 70	.....	.....	.....	.....	.....	700 00	.....	119 00	
.....								326 86	Lambton
.....	.....	.....	.....	.....	.....	.....	.....	530 09	
698 28	2,958 80	901 63	2,057 17	.....	2,057 17	1,042 17	1,083 30	972 23	
.....	18 55	.....	18 55	.....	1,000 00	1,000 00	.....	40 00	
326 85	3,872 85	1,200 00	2,672 85	84 57	2,588 28	2,519 50	.....	800 00	
527 15						170 30	1,000 00		Lambton
.....	3,995 06	975 00	3,020 06	54 01	2,966 05	678 00	.....	136 50	
.....	.....	.....	.....	.....	.....	.....	.....	828 70	
.....	.....	.....	.....	.....	.....	.....	.....	2,411 11	
740 61	3,013 75	544 96	2,468 79	.....	2,468 79	731 96	1,414 01	1,312 48	
.....					1,000 00	1,000 00			Lambton
284 85	4,043 24	1,003 20	3,040 04	162 01	2,878 03	1,378 29	446 16	687 84	
188 05	.....	.....	.....	.....	.....	355 60	1,200 00	60 85	
.....									
112 50	3,946 04	925 00	3,021 04	54 21	2,966 83	675 00	.....	134 92	
.....								584 79	Lambton
.....	.....	.....	.....	.....	.....	.....	.....	2,551 33	

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
LANARK: Perth.....	Sheriff.....	D. G. MacMartin	\$ c. 2,326 25	\$ c. 1,000 00	\$ c. 2,326 25	\$ c. 1,725 89
	Surrogate Judge....					
	Local Master.....	*Judge Scott.....	23 40		23 40	
	Crown Attorney....	J. M. Balderson,	1,415 35		2,537 76	613 22
	Clerk of the Peace.	" K.C.	1,122 41			389 25
	Local Registrar....	J. S. L. McNeely.	191 80	675 00	4,329 27	866 80
	County Court Clerk	"	597 97			562 27
LEEDS AND GRENVILLE: Brockville	Surrogate Registrar.	"	2,864 50			2,691 15
	Sheriff.....	J. A. McCammon	3,492 39		3,492 39	2,750 19
	Surrogate Judge....	zJudge McDonald	commuted	960 00		
	Local Masters.....	xJudge Dowsley .	2 20			
		†Judge Reynolds .	86 87		86 87	37 07
	Crown Attorney....	M. M. Brown....	932 70		2,410 76	741 66
	Clerk of the Peace.	"	1,478 06			1,055 20
LENNOX AND ADDINGTON: Napanee.	Local Registrar....	A. E. Baker.....	356 50	750 00	5,963 70	1,106 50
	County Court Clerk	"	995 65			995 65
	Surrogate Registrar.	"	3,861 55			3,861 55
	Sheriff.....	G. D. Hawley....	1,764 12		1,764 12	1,339 43
	Surrogate Judge....	†Judge Madden .		1,000 00		
	Local Master.....	S. S. Lazier.....	123 20		123 20	100 40
	Crown Attorney....	U. M. Wilson....	822 60		2,186 30	601 80
LINCOLN: St. Cathar- ines.....	Clerk of the Peace.	"	1,363 70			1,085 20
	Local Registrar....	W. P. Deroche... .	52 70	600 00	2,219 90	652 70
	County Court Clerk	"	195 80			195 80
	Surrogate Registrar.	"	1,371 40			1,371 40
	Sheriff.....	H. O'Loughlin . .	2,886 46		2,886 46	2,055 87
	Surrogate Judge....	†Judge Campbell .		1,000 00		
	Local Master.....	"				
MANITOULIN: Gore Bay	Crown Attorney....	M. Brennan.....	1,027 50		2,503 70	675 00
	Clerk of the Peace.	"	1,476 20			943 60
	Local Registrar....	J. Clench.....	380 55	675 00	4,155 97	994 05
	County Court Clerk	"	879 55			828 05
	Surrogate Registrar.	"	2,220 87			2,202 27
	Sheriff.....	J. H. Fell.....	1,278 01	950 00	2,228 01	2,077 93
	Surrogate Judge....	†Judge Hewson....		1,000 00		
MIDDLESEX: London...	Local Master.....	"				
	Crown Attorney....	W. F. McRae....	835 00	250 00	1,352 55	1,042 55
	Clerk of the Peace..	"	267 55			135 65
	Local Registrar....	C. C. Platt.....			1,344 80	
	District Court Clerk	"	120 20	850 00		970 20
	Surrogate Registrar.	"	374 60			374 60
	Sheriff.....	D. M. Cameron..	5,757 04		5,757 04	4,431 79
MIDDLESEX: London...	Surrogate Judges...	Judge Macbeth...	1,300 00		1,300 00	
		Judge Judd.....	1,000 00		1,000 00	
	Local Master.....	H. S. Blackburn..	317 15		2,148 65	2,148 65
	Deputy Registrar...	"	1 831 50			
	Crown Attorney....	Jas. B. McKillop.	1,922 83		3,890 95	1,291 83
	Clerk of the Peace.	"	1,968 12			1,217 68
	Deputy Clerk of the					
	Crown.....	Edmund Weld . .	102 00	500 00	8,406 19	602 00
	County Court Clerk	"	1,124 15			1,124 15
	Surrogate Registrar.	"	6,680 04			6,539 19

*Judge Senkler died 6th June, 1920.

†Fees paid in Cash. xFees paid in stamps

†9 Geo. V Chapter 26, sec. 5

zJudge McDonald died 7th January, 1921.

Judge Dowsley appointed Surrogate Judge
order in Council 24th, January, 1921.

Officers throughout the Province of Ontario, etc.—*Continued.*

Total received for past year's ser- vices.	Total receipts by officer from all his offices.	Total disbursements.	Net receipts.	Amount paid to Province under R.S.O. Cap. 17.	Net Income.	Earnings of each officer pay- able by the Province, the County and the General Public, respectively.			County or District.
						From Prov- ince.	From County.	From General Public.	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
547 30	2,273 19	918 05	1,355 14	.....	1,355 14	1,098 35	711 19	463 65	Lanark
9 50	9 50		9 50		1,000 00	1,000 00		23 40	
286 83	1,514 86	114 17	1,400 69	.....	1,400 69	512 80	387 25	515 30	
225 56						136 10	481 48	504 83	
	4,141 27	333 60	3,807 67	303 84	3,503 83	675 00		191 80	
21 05								597 97	
								2,864 50	
804 85	3,555 04	1,248 75	2,306 29	.....	2,306 29	1,470 90	981 65	1,039 84	Leeds and Gren- Ville
					960 00	960 00			
18 43	55 50		55 50		55 50			86 87	
249 04	2,422 82	449 10	1,973 72	.....	1,973 72	625 20	214 00	93 50	
376 92						221 90	991 06	265 10	
	6,176 40	1,072 95	5,103 45	993 11	4,110 34	750 00		356 50	
212 70								995 65	
								3,861 55	
337 79	1,677 22	402 38	1,274 84	.....	1,274 84	747 20	672 53	344 39	Lennox and Adding- ton
108 20	208 60	26 00	182 60		1,000 00	1,000 00		123 20	
151 54	2,640 72	752 54	1,888 18	.....	182 60	475 00	164 60	183 00	
802 18					1,888 18	111 25	1,133 40	119 05	
	2,219 90	245 90	1,974 00		1,974 00	600 00		52 70	
								195 80	
								1,371 40	
636 90	2,692 77	560 59	2,132 18	.....	2,132 18	821 40	768 00	1,297 06	Lincoln
					1,000 00	1,000 00			
364 00	2,523 80	560 00	1,963 80	.....	1,963 80	715 00	120 00	192 50	
541 20						169 40	1,306 80		
1 20	4,049 37	580 40	3,468 97	143 79	3,325 18	675 00		380 55	
23 80								879 55	
								2,220 87	
157 70	2,235 63	313 31	1,922 32	.....	1,922 32	2,032 49		195 52	Manitou- lin
					1,000 00	1,000 00			
75 00	1,375 40	296 53	1,078 87	.....	1,078 87	1,080 00		5 00	
122 20						248 87		18 68	
	1,344 80		1,344 80		1,344 80				
						850 00		120 20	
								374 60	
1,142 15	5,573 94	2,350 43	3,223 51	.....	3,223 51	1,468 20	2,075 60	2,213 24	Middle- sex
	1,300 00		1,300 00		1,300 00			1,300 00	
	1,000 00		1,000 00		1,000 00			1,000 00	
	2,148 65	374 00	1,774 65		1,774 65			317 15	
								1,831 50	
570 85	4,528 71	1,225 00	3,303 71	241 11	3,062 60	1,705 78	178 05	39 00	
1,448 35						229 75	1,621 32	117 05	
70 00	8,370 04	2,798 00	5,572 04	1,414 84	4,157 20	500 00		102 00	
34 70								1,124 15	
2,055 87								6,680 04	

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
			\$ c.	\$ c.	\$ c.	\$ c.
MUSKOKA: Brace- bridge..	Sheriff.....	D. E. Bastedo....	1,672 37	750 00	2,422 37	2,024 46
	Surrogate Judge....	†Judge Mahaffy..		1,000 00		
	Local Master.....	"				
	Crown Attorney....	Thos. Johnson....	126 37	250 00	689 67	311 67
	Clerk of the Peace..	"	313 30			123 66
	Local Registrar....	C. S. Salmon.....	6 90	600 00	1,492 85	506 90
	District Court Clerk	"	198 90			198 90
NIPISSING: North Bay	Surrogate Registrar.	"	687 05			687 05
	Sheriff.....	*Miss M. Varin, act.	2,071 42	783 74	2,855 16	1,368 55
	Surrogate Judge....	†Judge Valin.....		1,000 00		
	Local Master.....	"				
	Crown Attorney....	T. E. McKee.....	1,218 50	125 00	1,815 15	1,156 70
	Clerk of the Peace..	"	346 65	125 00		316 65
	Local Registrar....	T. J. Bourke.....	182 70	150 00	2,340 20	332 70
NORFOLK: Simcoe...	District Court Clerk	"	642 40	450 00		1,092 40
	Surrogate Registrar.	"	915 10			915 10
	Sheriff.....	W. Tisdale.....	2,247 35		2,247 35	1,281 25
	Surrogate Judge....	†Judge Boles.....		1,000 00		
	Local Master.....	"				
	Crown Attorney....	†T. R. Slaght, K.C.	653 35		1,801 90	462 35
	Clerk of the Peace..	"	1,148 55			728 72
NORTHUM- BERLAND AND DURHAM Cobourg..	Local Registrar....	C. C. Rapelje....	36 00	675 00	3,206 92	36 00
	County Court Clerk	"	413 37			413 37
	Surrogate Registrar.	"	2,082 55			2,082 55
	Sheriff.....	D. J. Nesbitt....	3,563 70		3,563 70	2,577 23
	Surrogate Judge....	†Judge Ward.....		1,000 00		
	Local Master.....	Judge Roger.....	105 00		105 00	26 60
	Crown Attorney....	W. F. Kerr.....	1,755 49		2,693 66	749 34
ONTARIO: Whitby...	Clerk of the Peace..	"	938 17			535 07
	Local Registrar....	J. T. Field.....	250 30	750 00	6,296 55	1,000 30
	County Court Clerk	"	512 80			512 80
	Surrogate Registrar.	"	4,783 45			4,783 45
	Sheriff.....	J. F. Paxton....	2,633 71		2,633 71	1,951 66
	Surrogate Judge....	**Judge Smith....	666 66			
	Local Master.....	"				
OXFORD: Woodstock	Crown Attorney....	J. E. Farewell, K.C.	1,047 10		2,234 73	687 10
	Clerk of the Peace..	"	1,187 63			783 72
	Local Registrar....	Horace Bascom...	23 10	675 00	4,643 16	698 10
	County Court Clerk	"	529 10			529 10
	Surrogate Registrar.	"	3,415 96			3,415 96
	Sheriff.....	Wm. McGhee....	2,898 56		2,898 56	1,945 76
	Surrogate Judge....	†Judge Wallace....		1,000 00		
	Local Master.....	W. T. McMullen..	31 90		31 90	18 00
	Crown Attorney....	R. N. Ball.....	318 82		1,348 26	254 02
	Clerk of the Peace..	"	1,029 44			552 50
	Local Registrar....	Peter McDonald	132 60	450 00	7,088 42	424 80
	County Court Clerk	"	855 70			761 20
	Surrogate Registrar.	"	5,650 12			4,786 72

**Judge Smith died 2nd Sept., 1920.

†9 George V, Chap. 26, Sec. 5.

†T. R. Slaght, K.C., died 3rd Jan., 1921. W. E. Kelly appointed by -O in -C 14 Feb. 1921

*H. C. Varin died 22nd August, 1920.

Officers throughout the Province of Ontario, etc.—*Continued.*

Total received for past year's services.	Total receipts by officer from all his offices.	Total disbursements.	Net receipts.	Amount paid to Province under R.S.O. Cap. 17.	Net Income.	Earnings of each officer payable by the Province, the County, and the General Public, respectively.			County or District
						From Province.	From County.	From General Public.	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
423 22	2,447 68	1,196 40	1,251 28		1,251 28 1,000 00	2,031 65 1,000 00		390 72	Muskoka
52 75 174 93 100 00	663 01 1,492 85	14 15 35 20	648 86 1,457 65		648 86 1,457 65	376 37 304 45 600 00		8 85 6 90 198 90 687 05	
391 48	2,543 77	1,183 80	1,359 97		1,359 97 1,000 00	2,421 69 1,000 00		433 47	Nipissing
102 00 155 00	1,730 35 2,340 20	61 00 153 53	1,669 35 2,186 67		1,669 35 2,186 67	958 50 461 65 150 00 450 00		385 00 10 00 182 70 642 40 915 10	
493 15	1,774 40	840 33	934 07		934 07 1,000 00	928 90 1,000 00	786 90	531 55	Norfolk.
153 65 328 00	1,672 72 3,206 92	49 65 14 75	1,623 07 3,192 17	88 43	1,623 07 3,103 74	421 00 76 75 675 00	232 35 1,044 08	27 72 36 00 413 37 2,082 55	
784 85 10 25 470 26 919 82	3,362 08 36 85 2,674 49 6,296 55	1,255 93 479 71 931 20	2,106 15 36 85 2,194 78 5,365 35	1,228 82	2,106 15 1,000 00 36 85 2,175 31 4,136 53	1,294 35 1,000 00 1,101 29 175 49 750 00	1,136 25 653 50 750 38	1,133 10 105 00 70 12 30 250 30 512 80 4,783 45	North- umber land and Dur ham
543 59 215 60 477 38	2,495 25 4 00 2,163 80 4,643 16	948 61 530 00 660 70	1,546 64 4 00 1,633 80 3,982 46	391 23	1,546 64 4 00 1,633 80 3,591 23	1,196 55 924 45 144 90 675 00	680 90 1,030 23	756 26 6 00 122 65 12 50 23 10 529 10 3,415 96	Ontario
612 80 64 80 524 90 40 00 64 42 443 88	2,558 56 18 00 1,396 22 6,521 02	1,320 24 18 00 13 00 1,595 80	1,238 32 18 00 1,383 22 4,925 22	862 61	1,238 32 1,000 00 18 00 1,383 22 862 61	1,013 85 1,000 00 111 80 155 50 450 00	975 70 49 50 849 89	909 01 31 90 157 52 24 05 132 60 855 70 5,650 12	Oxford

APPENDIX F.—Return of fees and emoluments of the Judicia

County or District and Town.	Office	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
			\$ c.	\$ c.	\$ c.	\$ c.
PARRY SOUND:	Sheriff.....	Sam'l. Armstrong.	2,107 38	750 00	2,857 38	2,338 42
Parry Sound	Surrogate Judge....	†Judge Powell....		1,000 00		
	Local Master.....	"				
	Crown Attorney....	W. L. Haight....	805 28	250 00	1,332 48	900 52
	Clerk of the Peace..	"	277 20			142 91
	Local Registrar....	Frederick Tasker.	164 23	600 00	2,322 24	764 22
	District Court Clerk	"	505 10			505 10
	Surrogate Registrar.	"	1,052 91			1,052 91
PEEL:						
Brampton	Sheriff.....	Nathan Henderson.	2,500 24		2,500 24	1,962 06
	Surrogate Judge....	†Judge Justin....		1,000 00		
	Local Master.....	"				
	Crown Attorney....	Walter S. Morphy	696 08		1,408 85	583 08
	Clerk of the Peace..	"	712 77			519 64
	Local Registrar....	J. B. Dixon.....	16 00	600 00	2,969 08	616 00
	County Court Clerk	"	216 57			216 57
	Surrogate Registrar.	"	2,136 51			2,136 51
PERTH:						
Stratford..	Sheriff.....	Thomas Magwood	3,761 01		3,761 01	2,893 32
	Surrogate Judge....	†Judge Barron....		1,000 00		
	Local Master.....	"				
	Crown Attorney....	G. G. McPherson, K.C.	1,739 14		3,644 46	1,364 14
	Clerk of the Peace..	"	1,905 32			1,295 85
	Local Registrar....	E. Sydney Smith,	191 65	675 00	5,591 16	805 25
	County Court Clerk	" K.C.	864 65			715 97
	Surrogate Registrar.	"	3,859 86			3,762 11
PETER-BOROUGH:						
Peterboro	Sheriff.....	J. A. Hall.....	2,220 92		2,220 92	1,545 62
	Surrogate Judge....	†Judge Huycke....		1,000 00		
	Local Master.....	"				
	Crown Attorney....	G. W. Hatton....	1,469 36		2,760 15	1,276 36
	Clerk of the Peace..	"	1,290 79			770 83
	Local Registrar....	G. J. Sherry....	500 25	675 00	5,322 92	970 75
	County Court Clerk	"	1,242 60			865 75
	Surrogate Registrar.	"	2,905 07			2,885 62
PRESCOTT & RUSSELL:						
L'Orignal	Sheriff.....	Albert Hagar....	1,545 87		1,545 87	1,023 25
	Surrogate Judge....	†Judge Constantineau		1,000 00		
	Local Master.....	"				
	Crown Attorney....	Louis Cote.....	201 44		719 42	138 74
	Clerk of the Peace..	"	517 98			206 67
	Local Registrar....	Joseph Belanger..	40 90	675 00	3,017 08	714 70
	County Court Clerk	"	327 10			314 10
	Surrogate Registrar.	"	1,974 08			1,922 73
PRINCE EDWARD:						
Picton...	Sheriff.....	D. J. Barker....	1,718 24		1,718 24	1,359 97
	Surrogate Judge....	†Judge McLean....		1,000 00		
	Local Master.....	"				
	Crown Attorney....	R. H. Hubbs....	97 40		595 46	85 48
	Clerk of the Peace..	"	493 06			320 21
	Local Registrar....	*Nehemiah Gilbert	67 80	600 00	2,699 35	667 80
	County Court Clerk	"	652 90			652 90
	Surrogate Registrar.	"	1,378 65			1,378 63

*N. Gilbert died 11th Feb., 1921.

†9 George V, Chap. 26, Sec. 5.

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
			\$ c.	\$ c.	\$ c.	\$ c.
RAINY RIVER	Sheriff.....	W. A. Baker	1,958 69	750 00	2,708 69	1,967 32
Fort Frances...	Surrogate Judge....	†Judge McLennan		1 000 00		
	Local Master.....	"				
	Crown Attorney....	N. L. Croome....	817 55	250 00	1,714 66	1,006 05
	Clerk of the Peace.	"	647 11			347 11
	Local Registrar....	†W. P. Pilkey ..	39 50	600 00	1242 25	189 50
	District Court Clerk	"	204 05			654 05
	Surrogate Registrar.	"	398 70			398 70
RENFREW: Pembroke.	Sheriff.....	Alex. Morris....	3,037 26		3,037 26	2,665 45
	Surrogate Judge....	†Judge McNamara		1,000 00		
	Local Master.....	"				
	Crown Attorney....	J. H. Burritt, K.C.	474 28		1,792 40	431 08
	Clerk of the Peace.	"	1,318 12			1,014 25
	Local Registrar....	*J. M. Beatty ..		600 00	3,260 94	600 00
	County Court Clerk	"	321 79			321 79
	Surrogate Registrar.	"	2,339 15			2,339 15
SIMCOE: Barrie....	Sheriff.....	D. H. MacLaren.	3,345 37		3,345 37	2,775 68
	Surrogate Judge....	†Judge Vance....		1,000 00		
	Local Master.....	J. R. Cotter....	35 80		3,173 14	
	Crown Attorney....	"	1,482 29			1,047 64
	Clerk of the Peace.	"	1 655 05			1,116 31
	Local Registrar....	John MacKay....	56 60	750 00	1 667 35	806 60
	County Court Clerk	"	860 75			860 75
	Surrogate Registrar.	E. A. Little....	5,397 10		5,397 10	5,397 10
STORMONT, DUNDAS AND GLEN-GARRY: Cornwall.	Sheriff.....	W. R. Mack....	2,878 53		2,878 53	2,234 70
	Surrogate Judge....	†Judge O'Reilly..		1,000 00		
	Local Master.....	"				
	Crown Attorney....	J. G. Harkness...	1,838 99		2,569 51	1,412 29
	Clerk of the Peace.	"	730 52			494 00
	Local Registrar....	J. A. McDougald	32 00	750 00	5,126 55	782 00
	County Court Clerk	"	716 80			716 80
	Surrogate Registrar.	"	3,627 75			3 627 75
SUDBURY Sudbury ..	Sheriff.....	Alex. Irving....	5,150 62	950 00	6,100 62	4,039 12
	Surrogate Judge....	†Judge Kehoe....		1,000 00		
	Local Master.....	"				
	Crown Attorney....	R. R. McKessock.	10,459 30	250 00	11,231 25	9,222 00
	Clerk of the Peace.	" K.C.	521 95			230 15
	Local Registrar....	J. D. Shipley....	89 50	150 00	2,953 48	239 50
	District Court Clerk	"	1,449 80	225 00		1,674 80
	Surrogate Registrar.	"	814 18	225 00		1,039 18
TEMISKAMING: Haileybury	Sheriff.....	George Caldbick.	5,500 22	1,000 00	6,500 22	5,245 77
	Surrogate Judge....	†Judge Hartman		1,000 00		
	Local Master.....	"				
	Crown Attorney....	F. L. Smiley....	1,255 20		2,478 16	981 38
	Clerk of the Peace.	"	972 96	250 00		942 60
	Local Registrar....	T. J. Meagher....	384 40	150 00	3,773 95	534 40
	District Court Clerk	"	1,963 95	450 00		2,413 95
	Surrogate Registrar.	"	825 60			825 60

*Appointed O. C. 23rd June, 1920. Mr. Perrett resigned 1st April.

†9 George V, Chap. 26, Sec. 5.

†Wm. P. Pilkey appointed O.-in-C. 15th Dec., 1920. W. H. Elliott resigned 1st Aug., 1920.

N. L. Croome acted from 1st. Aug. to Dec.

Total received for past year's ser- vices.	Total receipts by officer from all his offices.	Total disbursements.	Net receipts.	Amount paid to Province under R.S.O. Cap. 17.	Net Income.	Earnings of each officer pay- able by the Province, the County, and the General Public, respectively.			County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	From Prov- ince.	From County	From General Public.	
647 60	2,614 92	888 49	1,726 43	.	1,726 43	2,041 01		667 68	Rainy River
151 00	1,693 81		1,693 81	.	1,693 81	542 55		525 00	
189 65				.	1,000 00	229 15		417 96	
	1242 25	550 00	692 25	.	692 25	600 00		39 50	
				.				204 05	
				.				398 70	
521 32	3,186 77	1,330 85	1,855 92	.	1,855 92	1,027 65	1,349 91	659 70	Renfrew
				.	1,000 00	1,000 00			
43 20	1,792 40	303 00	1,489 40	.	1,489 40	356 08	69 20	49 00	
303 87				.		261 12	561 39	495 61	
	3,260 94	508 52	2,752 42	25 24	2,727 18	600 00			
				.				321 79	
				.				2,339 15	
712 09	3,487 77	2,518 93	968 84	.	968 84	1,474 51	1,201 81	669 05	Simcoe
				.	1,000 00	1,000 00			
345 15	3,078 39	636 83	2,441 56	44 15	2,397 41			35 80	
569 29				.		718 80	496 50	266 99	
	1,667 35	180 00	1,487 35	.	1,487 35	309 67	1,340 88	4 50	
				.		750 00		56 60	
	5,397 10	700 00	4,697 10	748 55	3,948 55			860 75	
				.				5,397 10	
521 26	2,755 96	573 80	2,182 16	.	2,182 16	949 10	885 94	1,043 49	Stormont Dundas and Glengarry
				.	1,000 00	1,000 00			
388 88	3,083 99	351 40	2,732 59	96 51	2,636 08	647 18	178 25	1,013 56	
788 82				.		124 60	590 32	15 60	
	5,126 55	2,238 93	2,887 62	38 76	2,848 86	750 00		32 00	
				.				716 80	
				.				3,627 75	
931 65	4,970 77	2,092 00	2,878 77	.	2,878 77	4,829 30		1,271 32	Sudbury
				.	1,000 00	1,000 00			
813 75	10,497 20	1,525 00	8,972 20	.	8,972 20	4,744 65		5,964 65	
231 30				.		457 95		64 00	
	2,953 48	520 00	2,433 48	.	2,433 48	150 00		89 50	
				.		225 00		1,449 80	
				.		225 00		814 18	
1,593 50	6,839 27	2,576 62	4,262 65	.	4,262 65	4,285 60		2,214 62	Temis- kam- ing
				.	1,000 00	1,000 00			
360 69	2,673 92	900 00	1,773 92	.	1,773 92	1,122 05		133 15	
389 25				.		713 75		509 21	
	3,773 95	679 40	3,094 55	68 91	3,025 64	150 00		384 40	
				.		450 00		1,963 95	
				.				825 60	

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
			\$ c.	\$ c.	\$ c.	\$ c.
THUNDER BAY: Port Arthur.	Sheriff.....	A. W. Thompson.	6,496 05	1,000 00	7,496 05	5,546 71
	Surrogate Judge....	†Judge O'Leary..		1,000 00		
	Local Master.....					
	Crown Attorney....	W. F. Langworthy,	1,461 35	250 00	1,995 10	1,184 80
	Clerk of the Peace..	" K.C.	283 75			82 65
	Local Registrar....	T. S. T. Smellie..	1,060 59	600 00	4,240 86	1,060 50
	District Court Clerk	"	1,171 78			1,171 78
VICTORIA: Lindsay.	Surrogate Registrar.	"	1,408 58			1,408 58
	Sheriff.....	A. E. Vrooman..	1,458 15		1,458 15	1,154 42
	Surrogate Judge....	zJudge McMillan	1,000 00			
	Local Master.....	zJudge Swayze..	32 00			
	Crown Attorney....	T. H. Stinson...	594 98		1,401 66	557 33
	Clerk of the Peace..	"	806 68			510 67
	Local Registrar....	†A. T. Porter....	95 87	675 00	3,438 50	770 87
WATERLOO: Kitchener	County Court Clerk	"	496 98			496 98
	Surrogate Registrar.	"	2,170 65			2,170 65
	Sheriff.....	H. G. Lackner...	3,476 25		3,476 25	2,696 47
	Surrogate Judge....	†Judge Hearn...		1,000 00		
	Local Master.....	J. J. A. Weir....	270 90		270 90	207 37
	Crown Attorney....	D. S. Bowlby....	1,777 65		3,131 88	1,336 45
	Clerk of the Peace..	"	1,354 23			1,108 45
WELLAND: Welland	Local Registrar....	E. J. Beaumont..	184 70	675 00	1,839 60	834 80
	County Court Clerk	"	979 90			828 15
	Surrogate Registrar.	John M. Scully..	4,143 60		4,143 60	3,553 35
	Sheriff.....	James Smith....	3,428 78		3,428 78	2,672 42
	Surrogate Judge....	†Judge Livingstone		1,000 00		
	Crown Attorney....	T. D. Cowper....	2,122 40		3,525 53	1,442 80
	Clerk of the Peace..	"	1,403 13			892 31
WELLINGTON: Guelph.	Local Registrar....	J. E. Cohoe....	398 20	800 00	4,489 85	1,198 20
	County Court Clerk	"	940 65			940 65
	Surrogate Registrar.	"	2,351 00			2,351 00
	Sheriff.....	A. S. Allan.....	2,561 06		2,561 06	2,022 43
	Surrogate Judge....	†Judge Hayes....		1,000 00		
	Local Master.....	W. H. Kingston,	108 45		5,957 15	108 45
	Local Registrar....	" K.C.		300 00		250 00
WENTWORTH: Hamilton	County Court Clerk	"	636 70			636 70
	Surrogate Registrar.	"	4,912 00			4,912 00
	Crown Attorney....	¶J. M. Kearns...	1,519 58		3,478 63	1,091 88
	Clerk of the Peace..	"	1,959 05			1,830 65
	Sheriff.....	J. T. Middleton..	10,309 43		10,309 43	8,590 81
	Surrogate Judges...	Judge Snider....	1,500 00		1,500 00	
	Local Master.....	Judge Gauld....	1,000 00		1,601 30	1,000 00
	Local Master.....	"	601 30			610 30
	Crown Attorney....	S. F. Washington,	5,290 25		8,441 30	4,150 85
	Clerk of the Peace..	" K.C.	3,151 05			2,205 99
	Local Registrar....	H. C. Gwyn, K.C.	145 81	750 00	12,865 51	708 31
	County Court Clerk	"	3,640 75			3,640 75
	Surrogate Registrar.	"	8,328 95			8,328 95

‡Paid in Stamps. zPaid in Cash but had no business during the year.

†9 George V, Chap. 26, Sec. 5.

¶J. M. Kearns appointed O.-in-C. Oct. 3rd, 1920. A. H. Macdonald died 13th Feb. 1920, and N. Jeffrey appointed *pro tem*, O.-in-C. 19th Feb., 1921.

†A. T. Porter appointed O.-in-C. 3rd Aug., 1920. Miss M. C. Sootheran, Depty. acted until Mr. Porter's appointment.

x9 George V, Chap. 26, Sec. 5, Subsection 5.—Judge McMillan is the Junior Judge.

APPENDIX F.—Return of fees and emoluments of the Judicial

County or District and Town.	Office.	Officer.	Amount earned.	Salary paid by Province.	Total earnings and salary in all offices.	Total received for present year's services.
YORK: Toronto...	Sheriff.....	Alex. McCowan...	\$ c. 22,781 78	\$ c.	\$ c. 22,781 78	\$ c. 17,596 66
		Judge Coatsworth	2,600 00	.....	2,600 00	.....
	Surrogate Judges...	Judge Morson....	1,600 00	.....	1,600 00	.....
		Judge Denton....	1,600 00	.....	1,600 00	.....
		Judge Widdifield.	1,600 00	.....	1 600 00	.....
	Crown Attorney....	* E. N. Armour...	11,751 35	.....	11,751 35	8,639 35
	Clerk of the Peace.	H. E. Irwin, K.C.	11,921 73	.....	11,921 73	8,463 74
	County Court Clerk	R. A. Pyne.....	19,889 10	.....	19,889 10	19 889 10
TORONTO:	Surrogate Registrar.	A. F. Wallis.....	38,120 75	.....	38,120 75	38,120 75
	Sheriff.....	Fred'k Mowat...	42,799 51	.....	42,799 51	38,443 99
	Crown Attorney....	J. W. S. Corley,...	commuted	6,000 00	†8,384 68	.....
		K.C.....	.....	.....	.....	.....

* E. N. Armour, appointed O.-in-C. Aug., 1920. R. H. Greer's resignation to take effect 31st Aug., 1920.

† Commission on fines \$152.68. Fees from the Ontario License Board for prosecutions under the O.T.A. \$732.00. Fees from the City of Toronto for prosecutions under the O.T.A. commuted at \$1,500.00.

Officers throughout the Province of Ontario, etc.—*Concluded.*

Total received for past year's services.	Total receipts by officer from all his offices.	Total disbursements.	Net receipts.	Amount paid to Province under R.S.O. Cap. 17.	Net Income.	Earnings of each officer payable by the Province, the County, and the General Public respectively.			County or District.
						From Province.	From County	From General Public	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
4,946 38	22,543 04	11,609 63	10,933 41	3,990 07	6,943 34	14,552 39	1,930 30	6,299 09	York
.....	.....	.....	.....	.....	.....	.....	.....	2,600 00	
.....	.....	.....	.....	.....	.....	.....	.....	1,600 00	
.....	.....	.....	.....	.....	.....	.....	.....	1,600 00	
.....	.....	.....	.....	.....	.....	.....	.....	1,600 00	
.....	.....	.....	.....	.....	.....	.....	.....	1,600 00	
4,098 00	12,737 35	3,144 26	9,593 09	3,401 54	6,191 55	9,748 40	2,002 95		Toronto
3,293 36	11,757 10	5,846 00	5,911 10	1,505 50	4,405 60	3,613 05	6,820 08	1,488 60	
.....	19,889 10	7,602 92	12,286 18	7,457 56	4,828 62	.....	.....	19,889 10	
.....	38,120 75	6,405 69	31,715 06	24,943 56	6,771 50	.....	.....	38,120 75	
.....									
.....									
4,073 40	42,517 39	23,946 23	18,571 16	10,864 05	7,707 11	5,643 36	1,285 05	35,871 10	Toronto
.....	8,384 68	.....	8,384 68	*366 00	8,018 68	6,732 00	†1,500 00	152 68	
.....									

*50 per cent. on \$732 00.

†Payable by City.

APPENDIX G.—Table showing the business of the High Court Division of the Supreme Court of Ontario, transacted in Toronto during 1920, compiled from statements furnished by the officers at Osgoode Hall.

CENTRAL OFFICE.

CLERK OF RECORDS AND WRITS:—

Writs of summons issued, of which 32 were concurrent writs.....	2,111
Actions entered in Procedure Book commenced by writs issued during the year 1920.....	1,183
" " " " previous year.....	59
" " " otherwise than by writ.....	176
Præcipe Orders issued.....	106
Records passed.....	573
Writs of Execution Fl. Fa. issued.....	409
" renewed, and Alias and Pluries Writs issued.....	217
Special writs (Habeas Corpus, etc.) issued.....	17

CLERK IN CHAMBER:—

Chamber Orders and Fiats.....	3,677
Chamber filings.....	4,727

OFFICE OF THE REGISTRARS:—

Actions entered for trial with Jury.....	96
" " without a Jury.....	409
Amount of Jury fees paid City Treasurer.....	\$288 00

JUDGMENT CLERK:—

Court orders.....	898
Deeds Poll entered and filed.....	107
Judgments entered without trial.....	100
" " after trial.....	96
" in Chambers.....	103
" under Con. Rule 600.....	85
" by default, mortgage actions.....	122
" " ordinary actions.....	252
" in mechanics' lien actions.....	37
" of official referees.....	72
" entered in respect of Writs issued in the year 1914.....	15
" " " " 1915.....	4
" " " " 1916.....	5
" " " " 1917.....	6
" " " " 1918.....	36
" " " " 1919.....	188
" " " " 1920.....	623
Interlocutory Judgments.....	17
Total judgments entered.....	867
Judgments from outer counties recorded.....	859
Approximate amount recovered on Judgments (exclusive of costs).....	\$5,413,643 33
Approximate amount of Taxed costs (including disbursements) on judgments of all kinds.....	\$48,713 63

OFFICE OF THE INSPECTOR AND REFEREE OF TITLES.

Petitions received under The Quieting Titles Act.....	15
Certificates of Title granted under The Quieting Titles Act.....	3

ACCOUNTANT'S OFFICE.

Amount of moneys paid into Court.....	\$3,711,667 77
" " out of Court.....	3,740,880 63
Number of directions issued for payments of moneys into Court.....	2,884
" cheques issued.....	6,470
" new accounts opened.....	1,602

APPENDIX G.—Table showing the business of the High Court Division of the Supreme Court of Ontario, transacted in Toronto, etc.—*Continued.*

OFFICE OF THE MASTER IN ORDINARY.

References before Master and Assistant Master.	Master.	Assistant Master.
Trustees' accounts.....	1	.....
Partition.....	3	.....
Foreclosure.....	52†	.....
Administration.....	3	.....
Title.....	.....	.....
Partnership.....	1	.....
Alimony.....	3	.....
Winding up.....	3	.....
Lunacy.....	4	.....
Executors' accounts.....	.....	.....
Mechanics' liens.....	.....	99
Heirs.....	.....	.....
Sale.....	1	.....
Damages.....	2	.....
Redemption or sale.....	.....	.....
Receivership.....	.....	.....
Settling conveyances.....	.....	.....
Specific performance.....	.....	.....
Accounts.....	3	.....
Trials.....	.....	.....
	76	99

Orders issued by the Master in Winding-up Matters, 7.

†All of these were taken by the Chief Clerk of the Master's office.

REFERENCES BEFORE OFFICIAL REFEREES.

	Master in Chambers	Mr. McAndrew	Total
Sale.....	.....	.....	.....
Specific Performance.....	.....	.....	.....
Trial or assessment.....	3	.....	3
Trustees and Executors' accounts.....	.....	.....	.....
Winding up.....	27	.....	27
Lunacy.....	.....	.....	.....
Accounts.....	.....	.....	.....
Mechanics' liens.....	.....	.....	.....
Title.....	.....	.....	.....
Partition or sale.....	.....	.....	.....
Administration.....	4	.....	4
Receivership.....	4	.....	4
Foreclosure.....	2	.....	2
Under Arbitration Act.....	.....	.....	.....
Vendor and Purchaser.....	.....	.....	.....
Partnership accounts.....	5	.....	5
	45	nil	45

FEEES PAID IN LAW STAMPS.

Clerk Records and Writs	\$10,253 70
Judgment Clerk.....	3,977 00
Registrars' office { For Fee Fund.....	\$1,638 70 }
{ For Shorthand Reporters' Fund.....	1,515 00 }
Clerk in Chambers.....	3,153 70
Office of the Inspector and Referee (Quieting Titles).....	127 20
Accountant's office.....	1,270 80
Master in Chambers as Official Referee.....	610 40
Master in Ordinary.....	1,417 60
Registrar of the Court of Appeal.....	1,862 10

APPENDIX H.—Number of actions tried or otherwise disposed of by the Judges of the High Court Division and of the Divisional Courts of the Appellate Division of the Supreme Court of Ontario, and the disposition thereof during the year ending December 31st, 1920.

TRIAL JUDGES.

Actions tried or otherwise disposed of by the Judges of the High Court Division of the Supreme Court of Ontario.

County or District.	With a Jury.	Without a Jury.	Total.
Algoma	1	12	13
Brant	1	8	9
Bruce	2	2	4
Carleton	8	23	31
Dufferin	2	4	6
Elgin		3	3
Essex	10	54	64
Frontenac	7	12	19
Grey	3	9	12
Haldimand	2	1	3
Halton	1	1	2
Hastings	8	8	16
Huron	2	8	10
Kenora	2	3	5
Kent	9	19	28
Lambton	1	10	11
Lanark	1	2	3
Leeds and Grenville		11	11
Lennox and Addington		3	3
Lincoln	3	17	20
Manitoulin		1	1
Middlesex	7	19	26
Muskoka			
Nipissing	1	6	7
Norfolk	1	2	3
Northumberland and Durham	2	8	10
Ontario		6	6
Oxford		5	5
Parry Sound		1	1
Peel			
Perth	10	10	20
Peterborough	2	9	11
Prescott and Russell			
Prince Edward	2	2	4
Rainy River			
Renfrew			
Simcoe	3	3	6
Stormont, Dundas and Glengarry	3	7	10
Sudbury	1	3	4
Temiskaming	2	10	12
Thunder Bay	1	6	7
Victoria		2	2
Waterloo	1	5	6
Welland	3	13	16
Wellington	4	2	6
Wentworth	16	49	65
York	73	153	226
Totals	195	432	727

APPENDIX H.—Table showing the number of actions, tried, etc.—*Continued.*

Judges in Chambers.	Allowed or varied.	Dismissed	Standing for Judgment.	Total.
Toronto:—				
Appeals from the Masters in Chambers.....	22	23		45
“ Acting Masters in Chambers.....	9	10		19
“ Local Masters and other officers acting in Chambers.....	5	2		7
Appeals from Official Referees.....	1			1
“ Local Taxing Officers.....		2		2
“ Taxing Officers at Toronto.....	2	3		5
Motions, other than appeals.....				1,612
Ottawa:—				
Appeals from Local Masters and other officers act- ing in Chambers.....		2		2
Motions, other than appeals.....	22	2		24
London:—				
Appeals from Local Masters or other officers act- ing in Chambers.....				
Appeals from Taxing Officers.....				
Motions, other than appeals.....	52	5	2	59
Totals.....	113	49	2	1,776
Weekly Courts.	Allowed.	Dismissed.	Standing for Judgment or Abandoned.	Total.
Toronto:—				
Appeals from reports and orders of Local Masters and Official Referees.....	12	17		29
Appeals from awards and motions to set aside awards.....	2			2
Motions, other than appeals.....	828	71	13	912
Number struck off the list, no one appearing.....				24
“ of motions enlarged.....				329
Ottawa:—				
Appeals from Local Judges.....				
Appeals from reports of Local Masters and Offi- cial Referees.....				
Motions, other than appeals.....	19	3		22
London:—				
Motions, other than appeals.....	46	4	2	52
Appeals from reports of Local Masters and Offi- cial Referees.....				
Totals.....	907	95	15	1,370
Master in Chambers:—				
Motions in respect of pleadings, for particulars, for discovery and for commissions to take evidence.....				391
Motions in respect of venue, to set aside jury notices and notices of trial and pro- ceedings under quo warranto.....				49
Motions for judgments and orders.....				436
Motions setting aside judgments or orders, staying trials, and dismissing actions..				451
Miscellaneous motions.....				485
Ex parte motions.....				530
Motions taken by the Master-in-Ordinary and Official Referees acting for the Master in Chambers:.....				215
Total.....				2,567

APPENDIX H.—Table showing the number of actions tried, etc.—*Continued.*

Appellate Division (Divisional Courts Nos. 1 & 2.)	Allow'd	Dis- missed	Varied	Standing for		With- drawn	Total
				Argu- ment*	Judg- ment		
Appeals from Single or Trial Judges.	54	133	30	2	29	8	256
Appeals from Board of County Judges.							0
Appeals from the Assistant Master-in- Ordinary.	1	2			2		5
Appeals from Arbitrators.	1	1					2
Cases stated under the Assessment Act							0
Appeals from Official Referees.							
Appeals from the Ontario Railway and Municipal Board.	1	4			1		6
Election Recounts.							0
Habeas Corpus Appeals.							0
Reserved and stated cases under criminal code.	2	11	2				15
Appeals from County, District and Divi- sion Courts.	50	124	14	2	5	4	199
Appeals from Surrogate Courts.							0
Appeals from Mining Commissioner.		1					1
“ Local Masters.							0
Submitted under Con. Questions Act.				1			1
Referred under Orders in Council.							0
Questions in Civil Matters referred by Judges.							0
Appeals from Council of College of Physi- cians and Surgeons.		1					1
Appeals from Magistrates.							0
Appeals from Mining Commissioner.		1					1
Totals.	109	278	46	5	37	12	487

Motions to full Court.	154
Judgments Orders and Certificates issued.	442
Number of Cases set down.	528
Number of Cases and Motions heard by Divisional Courts No. 1.	322
Number of Cases and Motions heard by Divisional Courts No. 2.	308

* The cases not ready to be heard are not included.

APPENDIX “I.”

TABLE showing the business in the office of the Surrogate Clerk, Osgoode Hall, Toronto, for the year ending December 31st, 1920.

Notices of application for Probate received and Certificates issued.	6,991
“ “ “ “ Administration received and Certificates issued.	4,048
“ “ “ “ Administration with will received and Certificates issued.	557
Notices in Estates exceeding \$400 in value.	10,504
Notices in Estates under \$400.	895
Notices in Estates of Soldiers, (7 Geo. V, Cap. 28).	197
Notices of Application for Guardianship received and Certificates issued.	88
Searches made on præcipe.	205
Caveats filed.	117
Fees paid in Law Stamps.	\$6,129 90

APPENDIX J.—Criminal Business of the High Court Division of the Supreme Court of Ontario. at its sittings throughout the Province during the year, 1920.

County or District.	Bills		Nolle prosequi.	Indictments quashed.	Traversed to the Sessions.	Number of persons pleading guilty.	No. of Persons Tried.		Verdicts after Trial.				Number of days of sittings.
	True.	No.					With a Jury.	Without a Jury.	Guilty.	Not guilty.	Disagreed.	Reserved.	
Algoma.....	17					11	13		8	3		2	10
Brant.....	4					1	4		3	1			6
Bruce.....	4	4					3			3			3
Carleton.....	8		1				8		6	2			8
Dufferin.....	1						1			1	1		3
Elgin.....	6						3		5				4
Essex.....	13	3	1			1	7		3	4			5
Frontenac.....	1						1		1				1
Grey.....	1		1		1		1		1				2
Haldimand.....	1						1		1				4
Halton.....	1						1			1			1
Hastings.....	2			1		1	1		1				1
Huron.....													
Kenora.....	4	2					4		3	1			5
Kent.....	5		1				4		4				5
Lambton.....	1						1						2
Lanark.....	1						1		1				2
Leeds and Grenville.....	1					1		1	1				2
Lennox and Addington.....													
Lincoln.....	5					1	2		2	1			5
Manitoulin.....													
Middlesex.....	4				2		3			3			2
Muskoka.....													
Nipissing.....	3	1				1	2		2				3
Norfolk.....	2						2		1				5
Northumberland and Durham.....	5	1	1		2		3			2	1		7
Ontario.....	5						5		3	2			
Oxford.....													
Parry Sound.....													
Peel.....	1						1			1			1
Perth.....	1						1			1			3
Peterborough.....													3
Prescott and Russell.....													
Prince Edward.....													
Rainy River.....													
Renfrew.....	1						1			1			1
Simcoe.....	2						2		1		1		3
Stormont, Dundas and Glengarry.....	4	1				3	1			1			6
Sudbury.....	9						5		4	1			9
Temiskaming.....	4					1	3			1	2		8
Thunder Bay.....	2					2	2		1		1		3½
Victoria.....													
Waterloo.....	1						1		1				3
Welland.....	5	1				1	5		4	1			9
Wellington.....	2												1
Wentworth.....	4						4		3	1			6
York.....	29	2	1			1	23		11	11	1	1	49
Totals.....	160	15	6	1	5	25	120	1	71	44	7	3	191½

APPENDIX K.—Business of the Courts of General Sessions of the Peace and of the District and County Court Judge's Criminal Courts of the Province for the year 1920

County or District	Bills in Sessions 12		Cases C.C.J.C.C.		Number of Persons Pleading Guilty		Number of Persons Tried		Verdicts after Trial				Persons Accused			Days of Sittings				
	True	No	C.C.J.C.C.	Sessions	C.C.J.C.C.	With Jury	Without Jury	Guilty	Not Guilty		Disagreed	Sessions		Male	Female					
									C.C.J.C.C.	Sessions		C.C.J.C.C.	Sessions							
																	C.C.J.C.C.	Sessions	C.C.J.C.C.	Sessions
C.C.J.C.C.	Sessions	C.C.J.C.C.	Sessions	C.C.J.C.C.	Sessions	C.C.J.C.C.	Sessions	Male	Female											
Algoma	19		69	1	15	9	34	3	14	6	20	8	1	50	1	9	42			
Brant	2		10		1	2	9		9		5	2		10	3	2	6			
Bruce	2	1	13	2	6	1	13	2	7		6			10	3	3	18			
Carleton	2		12			2	16	2	4		12			15	1	6	32			
Dufferin			3				2				2			2			2			
Elgin	9	3	22		5	12	22	3	12	8	9	14		21	1	14	25			
Essex	8		22		3		19		13	6	6	7	1	22		5	9			
Frontenac	3		10		6	3	10	2	8	1	2	3		9	1	3	9			
Grey	3		8		4	2	4		3	2	1	3		8		10	10			
Haldimand	1		10		6	1	10	1	6		4	1	1	10		4	12			
Halton	2		4		2	2	4		3	2	1	2		5		2	5			
Hastings			32		23		26		23		9			21	5	3	32			
Huron	2	1	45		8	1	45		41	1	4	2		45		6	61			
Kenora			4				4		2		2			4		2	4			
Kent	16		14		4	1	10		9	1	5	6		13	1	6	13			
Lambton			17	1	3	1	17		12	1	5			18		1	19			
Lanark			14		8				8		6			14		12	12			
Leeds and Grenville			69		44		11		9		5			68	1	2	55			
Lennox and Addington	1		4		1	1	3	1	3		3	1		4		4	7			
Lincoln	12	1	13		1	12	16	6	13	6	3	16		16		13	26			
Manitoulin		1	4				3		2	1	1	1		3		2	8			
Middlesex	14		33	1	22	12	11	9	4	1	7	14		33		16	38			

Muskoka.....	3	2	11	4	11	3	4	11	3	3	2	9	2	3	11	2	3
Nipissing.....	3	3	3	1	3	3	1	3	3	3	2	2	2	1	3	4	3
Norfolk.....	1	1	1	5	1	1	3	1	1	1	1	1	1	3	1	2	3
Northumberland and Durham.....	3	3	23	3	18	13	10	1	9	2	9	3	9	3	17	6	29
Ontario.....	13	13	7	4	7	7	3	5	5	2	2	3	3	7	13	16	16
Oxford.....	7	7	7	4	7	7	3	5	5	2	2	3	3	7	13	4	7
Parry Sound.....	6	6	7	4	7	7	3	5	5	2	2	3	3	7	13	4	7
Peel.....	15	15	15	4	16	16	1	14	1	3	3	3	3	4	16	8	15
Perth.....	17	17	17	9	17	17	3	3	3	15	15	3	3	4	16	8	15
Peterborough.....	25	25	25	7	12	12	1	12	2	2	2	1	1	3	12	3	29
Prescott and Russell.....	3	3	3	3	3	3	2	2	2	1	1	1	1	3	12	8	9
Prince Edward.....	2	2	2	2	2	2	4	4	4	2	2	2	2	3	16	10	9
Rainy River.....	2	2	2	2	2	2	2	2	2	2	2	2	2	3	12	8	4
Renfrew.....	11	11	11	8	9	9	8	8	8	1	1	3	2	11	2	2	2
Simcoe.....	3	3	3	6	6	6	1	1	1	1	1	3	2	11	6	6	6
Stormont, Dundas and Glengarry.....	6	6	6	4	6	6	1	1	1	1	1	13	6	6	6	2	17
Sudbury.....	14	14	41	11	17	41	5	28	1	1	1	13	6	6	38	10	33
Temiskaming.....	1	1	21	2	24	24	3	19	14	5	5	21	1	6	24	12	17
Thunder Bay.....	2	2	24	10	2	24	1	15	1	9	1	9	1	2	19	4	20
Victoria.....	3	3	3	1	3	3	1	1	1	1	2	2	2	3	3	4	4
Waterloo.....	2	2	36	20	2	16	1	4	1	1	12	12	2	31	3	32	32
Welland.....	15	15	15	2	10	15	3	7	7	8	8	8	14	14	14	7	14
Wellington.....	10	10	115	39	5	113	1	29	4	45	45	45	8	8	109	4	79
Wentworth.....	206	19	551	180	145	640	79	169	37	90	6	292	20	634	192	192	197
York.....	370	32	1372	255	264	1292	127	552	108	357	39	455	32	1395	402	402	994
Totals.....	370	32	1372	255	264	1292	127	552	108	357	39	455	32	1395	402	402	994

APPENDIX "L."

Officers Appointed during 1920.

MASTER OF TITLES.

GEORGE WATSON HOLMES, of the City of Toronto, in the County of York, Deputy Master of Titles at Toronto, to be Master of Titles, in the room and stead of John Galloway Scott, K.C., Esquire, retired.—*Gazette, December 18th.*

REGISTRARS OF DEEDS.

MINNIE VICTORIA WALKER, of the City of London, in the County of Middlesex, to be Registrar of Deeds in and for the East and North Ridings of the said County of Middlesex, in the room and stead of Joseph H. Marshall, Esquire, deceased.—*February 7th.*

JAMES B. CLARK, of the Town of Blenheim, in the County of Kent, Esquire, to be Registrar of Deeds in and for the County of Kent, in the room and stead of A. J. Dunn, deceased, such appointment to take effect on and from the 1st of January, 1921.—*Gazette, December 11th.*

CROWN ATTORNEYS.

ERIC NORMAN ARMOUR, of the City of Toronto, in the County of York, Barrister-at-Law, to be Crown Attorney for the County of York, in the room and stead of Richard H. Greer, resigned, said appointment to take effect on and from the 1st of September, 1920.—*Gazette, August 14th.*

WILLIAM MATTHEW CHARLTON, of the City of Brantford, in the County of Brant, Barrister-at-Law, to be Crown Attorney and Clerk of the Peace in and for the said County of Brant, in the room and stead of A. J. Wilkes, K.C., resigned.—*Gazette, October 23rd.*

JOHN McKEOWN KEARNS, of the Village of Arthur, in the County of Wellington, Barrister-at-Law, to be Crown Attorney and Clerk of the Peace in and for the County of Wellington, in the room and stead of A. H. Macdonald, Esquire, K.C., deceased.—*Gazette, October 23rd.*

HENRY PORTER COOKE, of the Town of Kenora, Barrister-at-Law, be appointed Crown Attorney and Clerk of the Peace, in and for the District of Kenora, in the room and stead of J. F. MacGillivray, K.C., resigned.—*O.M.C., February 20th, 1920.*

JUDGES.

HIS HONOUR RANALD DAVID GUNN, Judge of the County Court of the County of Carleton, to be Surrogate Judge in and for the said County of Carleton.—*Gazette, February 21st.*

HAWLEY SANFORD MOTT, of the City of Toronto, in the County of York, Public School Principal, to be Judge of the Juvenile Court for the said City of Toronto.—*Gazette, February 21st.*

HIS HONOUR JUDGE A. E. TAYLOR, of the City of Sarnia, in the County of Lambton, County Judge in and for the said County, to be Judge of the Surrogate Court in and for the said County of Lambton.—*Gazette, September 4th.*

LOCAL REGISTRARS.

JOHN McLAREN BEATTY, of the Town of Pembroke, in the County of Renfrew, Esquire, to be Local Registrar of the Supreme Court of Ontario, County Court Clerk and Surrogate Registrar in and for the County of Renfrew, in the room and stead of H. W. Perrett, resigned.—*Gazette, August 7th.*

ALBERT THOMPSON PORTER, of the Town of Lindsay, in the County of Victoria, Esquire, to be Local Registrar of the Supreme Court of Ontario, County Court Clerk, and Surrogate Registrar in and for the said County of Victoria, in the room and stead of J. H. Sootheran, deceased.—*Gazette, August 21st.*

WILLIAM PETER PILKEY, of La Vallee P.O., be appointed Local Registrar, District Court Clerk and Surrogate Registrar in and for the District of Rainy River, in the room and stead of W. H. Elliott, resigned.—*O.M.C., December 15th, 1920.*

SHERIFFS.

CHARLES MELVILLE MACREATH, of the City of Sault Ste. Marie, in the District of Algoma, Esquire, to be Sheriff in and for the provisional judicial District of Algoma in the room and stead of William Carney, resigned.—*Gazette, June 26th.*

POLICE MAGISTRATES AND DEPUTIES.

JOHN FRANKLIN VANCE, of the Village of Watford, in the County of Wentworth, Esquire, to be Police Magistrate in and for the County of Wentworth.—*Gazette, March 20th.*

JAY CLINTON MASSIE, of the Village of Port Colborne, in the County of Welland, Esquire, to be Police Magistrate in and for the Villages of Port Colborne and Humberstone, in the room and stead of D. J. Corrigan, resigned.—*Gazette, May 1st.*

WILLIAM SQUIRE ROWE MURCH, of the Village of Westport, in the County of Leeds, Esquire, to be Police Magistrate in and for the said Village of Westport.—*Gazette, August 7th.*

ALBERT OSBORNE MILLER, of the Village of Avonmore, in the County of Stormont, Esquire, to be Police Magistrate in and for the Township of Roxborough, in the said County of Stormont.—*Gazette, August 21st.*

RICHARD WARREN BURRELL, of the Village of Caledon East, in the County of Peel, Esquire, to be Police Magistrate in and for the said Village of Caledon East.—*Gazette, August 21st.*

THOMAS LECKIE HAMILTON, of the Town of Listowel, in the County of Perth, Esquire, to be Police Magistrate in and for the said Town of Listowel, in the room and stead of Joseph E. Terhune, resigned.—*Gazette, September 4th.*

JAMES ALBERT STEWART, of the Village of Kapuskasing, in the District of Temiskaming, Esquire, to be Police Magistrate in and for the Townships of Nixon, Pearce, Terrance, Tucker, Williamson, Teetzel, Gurney, Beardmore, Owens, O'Brien, Fauquier, Machin, Sulman, Swanson, Nansen and Shackleton, in the said District of Temiskaming.—*Gazette, October 2nd.*

JOSEPH ALEXANDER TROTWOOD RICHARDS, of the Town of Iroquois Falls, in the District of Temiskaming, Esquire, to be Police Magistrate in and for the said Town of Iroquois Falls, in the room and stead of Frank K. Ebbit, resigned.—*Gazette, October 23rd.*

DAVID CRAIG, of the Town of Arnprior, in the County of Renfrew, Esquire, to be Police Magistrate in and for the said Town of Arnprior.—*Gazette, October 30th.*

JAMES HENRY SHANNON, of the Town of Harriston, in the County of Wellington, Barrister-at-Law, to be Police Magistrate in and for the said Town of Harriston, without salary.—*Gazette, November 20th.*

JOHN C. STEWART, of the Town of Pembroke, in the County of Renfrew, Esquire, to be Police Magistrate also in and for the Townships of Rolph, Buchanan, Wylie, Head, Clara and Maria and North and South Algona, in the said County of Renfrew.—*Gazette, November 20th.*

JAMES EDMUND JONES, of the City of Toronto, in the County of York, Barrister-at-Law, to be Deputy Police Magistrate in and for the said City of Toronto, for the period of six months from the 5th day of November, A.D. 1920.—*Gazette, November 27th.*

HENRY PHILIP MOORE, of the Village of Acton, be appointed Police Magistrate in and for the said Village of Acton.—*O.M.C., May 5th, 1920; Gazette, May 22nd.*

BASIL ROCH PAULIN, of the Town of L'Original, be appointed Police Magistrate in and for the said Town of L'Original.—*O.M.C., April 22nd, 1920; Gazette, May 22nd.*

RICHARD MORGAN TRUEMAN, of the Village of Strathroy, be appointed Police Magistrate in and for the said Town of Strathroy, in the room and stead of James Noble, deceased.—*O.M.C., September 7th, 1920.*

WILLIAM EVELEIGH GUNDY, of the City of Windsor, in the County of Essex, Barrister-at-Law, to be Police Magistrate in and for the said County of Essex, including the said City of Windsor, in the room and stead of Alfred Miers, deceased.—*Gazette, November 27th.*

WILLIAM A. McCORMICK, of the Town of Amherstburg, in the County of Essex, Esquire, to be Police Magistrate in and for the said Town of Amherstburg.—*Gazette, December 11th.*

THOMAS STODDART, of the Village of Copper Cliff, in the District of Sudbury, Police Magistrate, to be Police Magistrate also in and for the District of Sudbury.—*Gazette, December 18th.*

CORONERS AND ASSOCIATE CORONERS.

CHARLES CECIL CORNISH, of the Town of Ingersoll, in the County of Oxford, Esquire, M.D., to be an Associate Coroner in and for the said County of Oxford.—*Gazette, January 31st.*

ALBERT JOHN REYNOLDS, of the Town of Mount Forest, in the County of Wellington, Esquire, M.D., to be an Associate Coroner in and for the Counties of Wellington and Grey.—*Gazette, February 21st.*

GEORGE BROWN SNYDER, of the Village of Ridgeway, in the County of Welland, Esquire, M.B., to be an Associate Coroner in and for the County of Welland.—*Gazette, March 13th.*

JAMES STUART McCULLOUGH, of the Town of New Liskeard, in the District of Temiskaming, Esquire, M.B., to be an Associate Coroner in and for the said District of Temiskaming.—*Gazette, April 3rd.*

GEORGE COOPER, of the Town of Englehart, in the District of Temiskaming, Esquire, M.D., to be an Associate Coroner in and for the said District of Temiskaming.—*Gazette, July 17th.*

THOMAS STODDART, of the Town of Copper Cliff, in the District of Sudbury, Esquire, to be an Associate Coroner in and for the said District of Sudbury.—*Gazette, July 17th.*

MARTIN POWERS, of the Town of Rockland, in the County of Russell, to be an Associate Coroner in and for the United Counties of Prescott and Russell.—*Gazette, August 21st.*

JOHN MELANCTHON POLLOCK, of the Village of Moose Creek, in the County of Stormont, Esquire, M.D., to be an Associate Coroner in and for the United Counties of Stormont, Dundas, and Glengarry.—*Gazette, August 21st.*

GILBERT FRANKLIN REVIS RICHARDSON, of the Village of Sprucedale, in the District of Parry Sound, Esquire, to be an Associate Coroner in and for the said District of Parry Sound.—*Gazette, September 18th.*

ORLAND WILBERT MITTON, of the Village of Granton, in the County of Middlesex, Esquire, M.D., to be an Associate Coroner in and for the said County of Middlesex.—*Gazette, September 18th.*

CHARLES J. McCABE, of the City of Hamilton, in the County of Wentworth, Esquire, M.B., to be an Associate Coroner in and for the said County of Wentworth.—*Gazette, October 2nd.*

WALTER CLIFFORD ARNOLD, of the Town of Haileybury, in the District of Temiskaming, Esquire, M.B., to be an Associate Coroner in and for the said District of Temiskaming.—*Gazette, October 23rd.*

THOMAS WILLIAM HERBERT YOUNG, of the City of Peterborough, in the County of Peterborough, Esquire, M.D., to be an Associate Coroner in and for the said County of Peterborough.—*Gazette, October 23rd.*

JOHN WILLIAM DE COURCY KING, of the City of Peterborough, in the County of Peterborough, Esquire, M.D., C.M., to be an Associate Coroner in and for the County of Peterborough.—*Gazette, October 23rd.*

JOHN PHILIP HUBBARD, of the Town of Forest, in the County of Lambton, Esquire, M.D., to be an Associate Coroner in and for the said County of Lambton.—*Gazette, October 30th.*

WYATT LORNE MCILWRAITH, of the Village of Thamesville, in the County of Kent, Esquire, M.D., to be an Associate Coroner in and for the County of Kent.—*Gazette, October 30th.*

WILLIAM ROY STACKHOUSE, of Ridgeway Post Office, Esquire, M.D., to be an Associate Coroner in and for the County of Welland.—*Gazette, December 11th.*

ANNUAL REPORT

OF THE

Inspector of Registry Offices

FOR THE

PROVINCE OF ONTARIO

1920

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO :

Printed and Published by CLARKSON W. JAMES, Printer to the King's Most Excellent Majesty

1921

To His Honour LIONEL HERBERT CLARKE,
Lieutenant Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to Your Honour the Annual Report of the Inspector of Registry Offices for the year 1920.

W. E. RANEY,
Attorney-General.

Toronto, March 18th, 1921.

REPORT

OF THE

INSPECTOR OF REGISTRY OFFICES

FOR THE YEAR 1920

TO THE HONOURABLE W. E. RANNEY, K.C.,
Attorney-General of the Province of Ontario.

SIR,—I have the honour to present the Annual Report of the Inspector of Registry Offices for the year ending December 31st, 1920.

The annual returns of the Registrars show an increase in the number of instruments registered, an increase in the incomes of the Registrars, and an increase in the rebates to the Municipalities and Province.

In 1918 there were 170,640 instruments registered, \$51,780.96 was paid in rebates, and the Registrars received \$160,326.68.

In 1919 the figures were 256,700 instruments, \$161,077.96 paid in rebates, and \$212,138.47 received by the Registrars.

In 1920 there were 267,450 instruments registered, rebates \$190,406.21, received by the Registrars \$221,863.94.

Details of the business of each office are shown in the tabulated statements appended as Schedules "A" and "B" to this report, while Schedule "C" gives particulars of the earnings, disbursements, and net income of each Registrar, and the amount payable by each to the Municipality under section 101 of *The Registry Act*.

The duties of the Registrars I found to have been generally well performed, but in some offices the copying and comparing were in arrears.

The usual number of references were made to me during the year on questions of fees, the sufficiency of descriptions, and the like. In the appendix appear such of these as would seem to be of interest. As there is a continued increase in the correspondence and various duties of the Inspector, I would urge upon the Registrars before submitting their differences to search the prior published reports to ascertain if they are not already dealt with. In doing this, however, care must be exercised to see whether *The Registry Act*, and other Acts, remain as they were or have been changed since the date of former rulings.

The Dominion Bankruptcy Act, 9-10 George V, Chap. 36, which came into force July 1st, 1920, by proclamation dated 31st December, 1919, having imposed additional duties upon the Registrars of Deeds, I caused to be prepared and supplied to them the books required to be kept by this Statute, and gave the following directions:—

1. Each Registrar of Deeds must procure from the King's Printer at Ottawa the issues of *The Canada Gazette* published since July 1st, 1920, and must keep on file for public reference a copy of each issue which contains any notice of, incident to, or resulting from, Receiving Orders or Authorized Assignments, referring to Bankrupts or Assignors who resided or carried on business in Ontario (section 11, subsection 5). And the King's Printer, upon request of the Registrar of Deeds, shall regularly supply to him, *gratis*, two copies of every issue of the *Gazette* (section 11, subsection 7).

2. Each Registrar of Deeds must keep an Index Book, alphabetically arranged wherein he shall enter the name of each Bankrupt and Authorized Assignor who resided or carried on business in Ontario, as appears from notices published from time to time in *The Canada Gazette* (section 11, subsection 5). And in addition to this entry of the names and addresses of insolvent individuals or firms, it would seem advisable to enter therein the name and address of the Trustee and the date of the issue of the *Gazette* in which the notice appeared.

This Index should be ruled in columns with headings as follows:

- (a) Bankrupt or Assignor and place of business in Ontario.
- (b) Authorized Trustee and his address.
- (c) Date of issue of *Gazette*.

Subsection 8 of said section 11 provides for the registration of every Receiving Order and every Authorized Assignment, or a certified copy thereof.

If instead of the original a certified copy is registered, it must be a copy of the Receiving Order duly certified to be a true copy by the Registrar of the Court which made it, or a copy of the Assignment certified to be a true copy by the Trustee named therein.

4. Subsection 11 of said section 11 describes the method to be used in registering these instruments as the ordinary procedure for registering or filing documents which evidence Liens or Charges against real or immovable property. From this it would appear that they are to be copied at length into a separate Registry Book, and numbered in a separate series; and for this Registry Book there should be a separate alphabetical index ruled with columns bearing the following headings:

- (a) Number of the instrument.
- (b) Nature of the instrument (i.e., whether an Order, an Assignment or a certified copy of either).
- (c) Date of instrument.
- (d) Date of registration.
- (e) Name of Bankrupt or Assignor and address.
- (f) Name of Authorized Trustee and address.

As this will be the book more frequently searched, and in the suggested form more easily searched, the advisability of keeping it separate from the index referred to in subsection 5 is obvious.

Under no circumstances may these instruments be entered in the General Register.

5. For the fees to be charged for registration subsection 11 of section 11 provides a like fee as is at present charged for Liens, or Charges against real property. This means that the fee is to be the same as in the case of a mortgage registered in full, and is the fee provided by section 92, clauses (a) and (b) of *The Registry Act*.

For searching either of the Indexes, or the copies of the *Gazette*, a fee of 25c. per name may be charged; while 50c. is the fee for every certificate given by a Registrar (section 11, subsection 6).

6. The Act does not provide for registration against any lands in particular, but if it is desired to have an instrument registered against any particular lands, then the provisions of section 34 of *The Registry Act* must be complied with.

7. I would suggest (a) that the Registry Books be labelled thus:—

On the front side:

Vol. 1. Bankruptcy Act—Assignments and Receiving Orders—Register.

Along the Back:

Vol. 1. Bankruptcy Act—Assignments and Receiving Orders—Register.

(b) That the Index under section 11, subsection 11, be labelled thus:—

On the Back:

Vol. 1. Bankruptcy Act—Index to Assignments and Receiving Orders.

On the front side:

Vol. 1. Bankruptcy Act—Index to Registrations of Assignments and Receiving Orders.

(c) That the index for *Gazette* notices under section 11, subsection 5, be labelled as follows:—

On the Back:

Bankruptcy Act—Index to *Gazette* notices.

On the Front:

Vol. 1. Index to *Gazette* Notices—Bankruptcy Act.

The amount received pursuant to subsection 5 of section 70 of *The Statute Law Amendment Act*, 1918, 8 George V, Chap. 20, from the Master of Titles and the Registrars of Toronto during the year was \$56,871.65.

At the request of the Honourable the Provincial Treasurer I furnished a certified list of the Registrars of Deeds and the amount of security which each should furnish under section 11 of *The Registry Act*, and the Order-in-Council passed thereunder. Except in the cases mentioned in subsection 2 of that section the amount was arrived at by computing the average gross fees for the three previous years.

I have the honour to be, Sir,

Your obedient servant,

JAS. W. MALLON.
Inspector.

Toronto, March 18th, 1921.

DECISIONS, OPINIONS AND DIRECTIONS GIVEN By JAMES W. MALLON

THE BANKRUPTCY ACT, 9-10 GEO. V, (DOM.), CHAP. 36. WHERE THE PARTIES DESIRE REGISTRATION AGAINST PARTICULAR LANDS A DECLARATION UNDER SECTION 34 OF THE REGISTRY ACT IS NECESSARY IF THE ASSIGNMENT DOES NOT CONTAIN A DESCRIPTION THEREOF.

To a Registrar:

Re 9-10 Geo. V, (Dom.), Chap. 36.

Dear Sir: I have your letter of the 19th instant. Did you not receive copies of my circular letters as well as sample forms of the books required: two index books and a registry book? I am sending you herewith additional sample pages as well as copies of circular letters referred to.

With reference to the Assignment you have just received for registration and which does not contain a description of any lands, I may say that if the parties desire it to be registered against any lands in particular they would have annexed to it a Statutory Declaration under section 34 of *The Registry Act*. As this has not been done, it is your duty to register it in the books referred to and which are the only ones that I can see that are required to be kept by you under *The Dominion Bankruptcy Act*.

THE BANKRUPTCY ACT, 8-9 GEO. V, (DOM.), CHAP. 36. REGISTRAR MUST KEEP AN INDEX OF ALL OF THE BANKRUPTS IN THE PROVINCE THAT APPEAR IN THE "CANADA GAZETTE," AND NOT OF THOSE IN HIS REGISTRY DIVISION ONLY.

From a Registrar:

We are in receipt of your circular *re Bankruptcy Act*. Does this Act mean that each Registry Office will have to keep a record of all the failures in the Province or just in his own Division? If the former it seems to be an overlapping of work, for every Registrar to keep the same records. Up to the present time we have not received the Statutes or *Gazette* although we have applied to Ottawa for them some time ago.

Letter in reply:

Replying to your letter of the 24th ultimo, I may say that you are to enter in the alphabetical index book referred to in subsection 5 of section 11 of *The Bankruptcy Act* the particulars of each bankrupt in the Province of Ontario referred to in the *Canada Gazette* and not merely those who reside within your registry division.

THE DEVOLUTION OF ESTATES ACT, 1919. DEED REGISTERED IN 1903 MAY NOT BE NOW REGISTERED IN ANOTHER COUNTY WITHOUT THE CONSENT REQUIRED BY THE STATUTE.

To a Solicitor:

Re Arthur M. Estate.

Re 9 George V, Chap. 28.

I have your letter of the 13th instant from which it appears that Arthur M. D. died some years ago, that shortly afterwards his widow and heirs at law made a deed of certain lands in the Counties of Perth and Wellington to Trustees, that this deed was registered in the Registry Office at Arthur on the 19th June, 1903, and that it is now desired to have it registered in the Registry Office at Sandwich, but the Registrar there declines to accept the deed for registration as the provisions of 9 George V, Chap. 28, have not been complied with.

The attitude of the Registrar is correct as he is prohibited by this Statute to register the deed unless it has endorsed upon it the consent of the Provincial Treasurer or has annexed to it the certificate of the Surrogate Registrar.

In view of the fact that it has already been registered as long ago as 1903, I would suggest that you send it to the solicitor under *The Succession Duties Act*, when possibly the required consent may be given.

DEVOLUTION OF ESTATES ACT, 1919. AN AGREEMENT FOR SALE WHICH DOES NOT PURPORT TO CONVEY, BUT CONTAINS A COVENANT TO CONVEY MAY BE REGISTERED WITHOUT THE CONSENT MENTIONED IN THE STATUTE.

To a Registrar:

Re 9 George V, Chap. 28.

By registered post I beg to return herewith the agreement for sale, Marshall to Marlow, received with your letter of the 28th ultimo. It is an instrument which does not purport to convey the lands but contains a covenant to convey by a good and sufficient deed or transfer in fee simple on payment of the purchase monies as therein set out. My view, therefore, is that the instrument may be accepted for registration without the consents mentioned in the above Statute. It will be otherwise, however, with the deed therein referred to when the same comes to be presented to you for registration.

THE DEVOLUTION OF ESTATES ACT, 1919, DOES NOT REQUIRE THAT THE WILL SHOULD BE PROVED OR REGISTERED, OR THAT LETTERS OF ADMINISTRATION SHOULD BE GRANTED IN THE PARTICULAR COUNTY IN WHICH THE INSTRUMENT IS TO BE REGISTERED. IF THE WILL HAS BEEN PROVED OR REGISTERED OR THE LETTERS OF ADMINISTRATION HAVE BEEN GRANTED IN ANY COUNTY, THAT IS SUFFICIENT.

REGISTRAR MAY NOT ASSUME THAT THE ACT HAS NOT BEEN COMPLIED WITH.

To a Registrar:

I beg to return the deed, H. to A., also the solicitor's letter received with yours.

If this instrument purports to convey lands, first, that devolve "by reason of any will which has not been proved or registered," or second, that devolve "by reason of any intestacy in respect of which Letters of Administration have not been granted," then it comes within the Statute and the consent therein required must be first obtained before the same may be registered.

There is, it seems to me, no duty cast upon the Registrar to satisfy himself by search for Will, probate or administration, that the Act has been complied with, at least he is not to assume that it has not been. The amendment of 1919 does not require that the Will should be proved or registered or that Letters of Administration should be granted, *in the particular county in which the instrument is to be registered*. If the Will has been proved or registered, or Letters of Administration granted, in any county, that is sufficient.

DEVOLUTION OF ESTATES ACT, 1919. QUIT CLAIM IN RESPECT OF PAYMENTS
STIPULATED TO BE MADE IN A DEED THAT WAS REGISTERED IN 1913.

To a Solicitor:

Herewith I beg to return by registered post the deed and quit claim deed received with your letter of the 17th ultimo. The deed contains a covenant by the trustee to make certain payments to the parties who have executed this quit claim.

As this quit claim deed is virtually a *release of certain payments stipulated to be made by the grantee in the deed, which deed was registered in the year 1913*, I was inclined to agree with your view that the consents required in the amendment made to *The Devolution of Estates Act* were not necessary. I discussed the matter with Mr. Meighen, Solicitor under the *Succession Duty Act*, and found that he was of the same view, but in order that there might not be any question about the matter Mr. Meighen very kindly endorsed upon the quit claim deed the consent of the Provincial Treasurer.

THE DEVOLUTION OF ESTATES ACT, 1919, APPLIES TO THE REGISTRATION OF INSTRUMENTS AFFECTING LANDS WHICH DEVOLVE BY REASON OF AN UNPROBATED OR AN UNREGISTERED WILL, OR AN INTESTACY IN RESPECT OF WHICH LETTERS OF ADMINISTRATION HAVE NOT BEEN GRANTED.

To a Solicitor:

I now return the release and may say that it is my view that the Statute 9 George V, Chap. 28, does not apply and that this document may be registered without the consents therein referred to. The said Statute affects instruments which purport to convey lands, first, that devolve "by reason of any will which has not been proved or registered," and second, that devolve "by reason of any intestacy in respect of which letters of administration have not been granted." I understand from your letter that probate of the wills of Andrew Clark, senior, and Andrew Clark, junior, have been registered. See my report for 1919, page 10.

DEVOLUTION OF ESTATES ACT, 1919, DOES NOT APPLY WHERE THE WILL HAS BEEN PROBATED OR REGISTERED.

From a Registrar:

The enclosed deed was sent to me for registration by L. and C., Barristers, etc. I returned it to them to have the particulars of the registration of Geo. A.'s will inserted therein before I could register it, referring them to Statutes of Ontario, 1919, Chap. 28, they again returned it with the letter which I enclose. I would like to have your decision in this case for my guidance.

Letter in reply:

I am returning the deed, received with your letter; also Messrs. L. and C.'s letter.

If the will has been proved and registered, the Statute, of course, will not apply. It is all a question of fact. Of course it would have been better if all the facts had been shown on the face of the instrument, but I doubt if the Statute requires this.

DEVOLUTION OF ESTATES ACT, 1919. BENEFICIARIES WISH TO CONVEY IN SEVERAL PARCELS. THE CERTIFICATE OR THE CONSENT REQUIRED BY THIS STATUTE MUST ACCOMPANY EACH CONVEYANCE.

From a Solicitor:

I have been having a slight difference of opinion with regard to the real meaning of the amendment of 1919, chap. 28 of 9 Geo. V, amending subsection 7 of section 13, of *The Devolution of Estates Act*. This provides that no conveyance purporting to convey real property shall be registered unless accompanied by a certificate of the Registrar showing that a statement similar to that required by section 11 of *The Succession Duty Act* has been filed with him, and further provides that such certificate shall be deposited with the Registrar of Deeds. In the case in point the beneficiaries entitled to the estate of the deceased wish to convey the estate in small parcels. The Registrar takes the position that a duplicate certificate is necessary on each occasion and must accompany each transfer. I requested the Registrar to file the original and endorse the number of registration on a certified copy so that any further transfers I might require to register might be registered by attaching a certified copy of the original certificate. In his opinion, he has no authority to do this.

I would, therefore, be very greatly obliged if you would let me have a ruling on the matter so that the question may be definitely settled.

I might also say that our difference of opinion is not at all contentious and that I am writing to you for a ruling at the suggestion of the Registrar himself.

Letter in reply:

Re 9 George V, Chap. 28.

In reply to your letter herein of the 12th instant, I beg to say that it is my view that each conveyance must be accompanied by the *certificate* or *consent* mentioned in the Statute.

CUSTODY OF DOCUMENTS ACT. THE NOTE REQUIRED TO BE MADE UPON THE ABSTRACT INDEX BY 6 GEO. V, CHAP. 24, SECTION 21, NEED ONLY BE MADE AGAINST THE LOTS TO WHICH THE DEPOSIT REFERS.

From a Solicitor:

I shall be glad to receive your ruling on the following question on which, I understand, you have not yet given any decision. The facts are as follows:

The D. Land, Building & Savings Company, Limited, many years ago bought the north half of the west half of the east half (otherwise the north-west quarter of the east half) of lot 32, concession 3 from the bay of the Township of Y., from one M., and the north-east quarter of the east half of the same lot from one C., and various declarations were obtained with reference to points on the titles thereto. Such declarations were headed as follows:

"In the matter of the north half of the west half of the east half of said lot 32, concession 3 from the bay, Township of York, and in the matter of the north-east quarter of the east half of the same lot."

Subsequently, the county laid out both parcels as shown on Registered Plan No. 1530.

The other day I proposed to deposit such declarations in the Registry Office for the County of Y., and to file two requisitions therefor, being one for each property.

On presentation, however, the Registrar required payment of fees on the basis of 5c. for each lot on Plan 1530 in excess of four lots. As that plan comprises over 450 lots, it would put my clients to considerable expense in order to deposit the declarations.

I objected to pay such fees for the reason that, as I read the Acts bearing on the question, I can find no requirement therein for such payment.

In the first place, section 10 of R.S.O., Chap. 125, (*Custody of Documents Act*) reads as follows:

"Deposit of a document under this Act shall not be deemed a registration thereof within the meaning of *The Registration Act*."

The Custody of Documents Act was in 1916, by 6 Geo. V, Chap. 24, section 21, amended by adding the following subsection to section 5:

"(4) When any document refers to a lot or parcel of land, the Registrar shall also enter on the Abstract Index against each such lot or parcel in red ink the words—'See Deposit No. —.'"

And in 1918, by 8 Geo. V, chap. 20, section 24, the Act was further amended by adding to section 7, the following provision as to fees:

"For entering upon the Abstract Index for each lot in excess of 4 lots, 5c."

The Registrar contends that these provisions refer to the present subdivision of the lands in question, which in this case would necessitate entry against over 450 lots, whereas I claim that such entry is necessary *only as specifically mentioned in 6 Geo. V, chap. 24, section 21, against the lot or parcel of land referred to in the documents to be deposited*, viz., the north-west quarter of the east half of the township lot and the north-east quarter of the east half of the same lot, so that a single entry for each deposit against the township lot would be sufficient under the Act, and that course would involve the record of the deposit much nearer to and more in connection with the instruments registered on the title to the township lot, and which have some bearing on the facts set forth in the respective declarations which I desire to deposit.

I shall be glad to receive your ruling on the above questions at issue at your early convenience.

P.S.—All the declarations to be deposited were made some years prior to the registration of plan 1530 which took place on 26th November, 1910.

Letter in reply:

Re Deposit under Custody of Documents Act.

Referring to your letter of the 28th January, I have carefully considered the matter referred to in your letter and I have come to the conclusion that your view is the correct one and that the note required to be made upon the Abstract Index by 6 George V, Chap. 24, section 21 need only be made against the lands to which the particular deposit refers.

PLANS—PROCEDURE AS TO THE REGISTRATION OF SUBDIVISION PLANS.

Letter to the Attorney-General from a Land Commission of the Hudson's Bay Company:

Will you please supply full information regarding the procedure to be followed in the registration of plans of subdivisions either into lots and blocks for town-sites or into acreage plots for use in agriculture.

We are particularly interested in the actual forms of affidavit required by the surveyor and by the owners which must appear on the plan to be registered with definite details as to what signatures require a witness, etc.

We trust that you will find it convenient to instruct us fully in this matter if printed copies of regulations are not available.

Letter of the Inspector in reply:

Your letter to the Honourable the Attorney-General dated October 27th, 1920, has been transferred to me for a reply.

Assuming that the lands to be included in the proposed plan are under *The Registry Act* and not under *The Land Titles Act*, the practice in this Province is set down in sections 81 and 89 of *The Registry Act* (R.S.O. 1914, Chap. 124) as interpreted by sections 2 (e) and 35, and in amending Acts, especially 4 George V, Chap. 23, sections 3 and 4, and Chap. 33, section 20; and 8 George V, Chap. 27, section 12.

No affidavit by, or as to execution by, the surveyor is required. Owners and mortgagees are not required to make affidavit, but witnesses to their signatures on the plan make affidavit under section 35, form 5 of *The Registry Act*. If more than one owner, etc., the lands separately owned, etc., should be specified.

If the lands are so situate that they come within the provisions of *The Planning and Development Act of 1918* (8 George V, Chap. 38) and amending Acts (9 George V, Chap. 53, and 10 George V, Chap. 60) the plan must be in conformity therewith.

The regulations being all embodied in the Statutes, are not printed separately.

PLAN—REGISTRAR MUST SATISFY HIMSELF, FROM THE BOOKS OF HIS OFFICE, THAT THE PERSON WHO SIGNS THE PLAN IS THE APPARENT OWNER OF THE LANDS.

To a Registrar:

Referring to your letter of the 28th ultimo and to our conversation when you called upon me with reference thereto on the 15th instant, I understand that the plan in question affects the east half only of lot 25 so that the conveyance of the west half to A. does not enter into the question at all; that your difficulty is with reference to the conveyance of the east half from the heirs of Samuel W. to Chester H. L., that as Samuel W. died intestate you thought Letters of Administration should have been taken out and registered. You stated that the said heirs were in possession of the lands so conveyed for a number of years and that no caution had been filed, so that they would have vested under *The Devolution of Estates Act*. It seems to me, therefore, that having regard to the rulings of the late Inspector, Isaac P. B., who now desires to register the plan is, according to your books of office, the apparent owner of the lands. I would refer you especially to the last paragraph of Mr. Guthrie's ruling at page 17 of his report for the year 1910. You might also look at the following reports, 1899, page 26, 1903, page 11, 1912, pages 11, 35, 36 and 37, and 1913, page 11.

What section 81, subsection 16 of *The Registry Act* requires is that the Registrar must satisfy himself from the books of his office that the person who signs the plan is apparently the owner of the lands subdivided.

PLAN—REGISTRY ACT, SECTION 81. WHERE THE DESCRIPTIONS ARE BY METES AND BOUNDS WITHOUT REFERENCE TO A PLAN, REGISTRATION OF A PLAN OF THE SUBDIVISION MAY NOT BE INSISTED ON.

IF PLAN IS SUBSEQUENTLY BROUGHT IN FOR REGISTRATION IT MUST BE SIGNED BY ALL OF THE PARTIES WHO HAVE RECEIVED CONVEYANCES OF PARCELS WITHIN THE SUBDIVISION.

From a Registrar:

I am writing to ask your advice on the following subject. A man named E. has purchased a part of lot 1, Lake Road West Con., Stephen (at Grand Bend) and has, I understand, subdivided it into a number of lots for summer cottages. He has not registered any plan but has sold a number of lots which in the deeds he has given describe the lands as part of lot 1 and gives the metes and bounds. Have I any authority to ask him to register the plan and if he does register it should I see that it is signed by all of the parties who have purchased lots within the part subdivided, or will it be sufficient to have it signed by the owner of the parcel at the date of the making of the plan. Suppose the plan to be dated 1st March, 1920, will it do if the owner of the part subdivided at that date has signed it or should it be signed by all those who have purchased lots from him since that date; he has sold about 20 parcels all described by metes and bounds. I spoke to the solicitor who has registered the greater share of these lots and pointed out that the plan should be registered, he said that he understood that Mr. E. intends registering it, but so far he has not done so and I would like to know what I should do if he offers it for registration. Kindly advise me as soon as convenient.

Letter in reply:

Replying to your letter of the 11th, I may say that as the descriptions in the registered deeds referred to in your letter are given by metes and bounds and do not refer to the plan you may not insist upon the registration of the plan. If the plan is brought in for registration it will be necessary to have it signed by the parties who have already purchased lands covered by the same, as section 81, subsection 16 of *The Registry Act* requires signature by the owners.

PLAN AND DESCRIPTION OF LANDS EXPROPRIATED UNDER SECTION 18 OF THE ONTARIO PUBLIC WORKS ACT ARE DEPOSITED, AND ENTERED IN THE ABSTRACT INDEX—SUGGESTED CERTIFICATE TO BE ENDORSED ON ORIGINAL WHEN REQUESTED.

To a Registrar:

Referring to your letters of the 2nd and 9th inst., in which you forwarded plan of property expropriated under section 18 of *The Ontario Public Works Act*, R.S.O., Chap. 35, and being a part of lot 73, concession "C," Township of M., with description of the lands annexed thereto, I beg to say that section 18 requires these documents to be deposited, not registered, but I think that you should enter particulars of the plan and description in the Abstract Index of said lot 73, concession "C," of M. As the Secretary to the Department, Mr. Seddiman, who sent you these documents desires a certificate, I would suggest that you give him a certificate in the following form:

"I certify that duplicate copies of this Plan and of the Description annexed thereto were duly deposited in the Registry Office for the Registry Division of the North Riding of Wellington, pursuant to Section 18 of *The Ontario Public Works Act*, on this day of A.D. 1921."

I am returning the plan and description, also Mr. Seddiman's letter. I may say that I have interviewed Mr. Seddiman and he agrees with my view that the above is all that is necessary in this case.

PLANNING AND DEVELOPMENT ACT—DISTINCTION BETWEEN SUBDIVISION PLANS AND MUNICIPAL PLANS—WHEN APPROVAL UNDER SECTION 11 REQUIRED.

To a Barrister:

In your letter you refer to a plan registered in the year 1872, but you do not state whether or not this was a subdivision plan prepared under section 81 of *The Registry Act*. *The Registry Act* draws a clear distinction between subdivision plans and municipal plans—see sections 81 and 88. Municipal plans, being merely compilations of subdivision plans, are not surveys. If the part of the parcel of land now intended to be severed and conveyed is a part of a tract that has not been subdivided according to a plan prepared under section 81 of *The Registry Act*, then I think that the approval of the proper municipal council or the board will have to be obtained.

PLAN—FEES FOR REGISTRATION.

From a Registrar:

Would you kindly advise me on the following registration, as to which there is no difference of opinion or dispute of any kind, but on which I would like your opinion.

The D. Estate, owning a large area of lands, yesterday registered a plan No. "E" 21 of the estate consisting of fourteen blocks, for which the fee would be \$5.00. Some of the blocks include lots on previously registered plans.

I will now enter, in red ink, under each lot on the old Abstract "transferred to plan 'A.21'." May I charge anything extra, in addition to the \$5.00 on account of being required to make this notation on the Abstract for each of the lots on the old plans, included in the plan "A.21," and which must subsequently be abstracted as a part of one of the fourteen blocks on plan "A.21?"

This letter does not ask for a ruling, but only for personal information as to your opinion *re* charges.

Letter in reply:

Replying to your letter of the 25th, I may say that as the plan referred to does not include more than twenty lots it is my view that you may not charge more than \$5.00 for the registration thereof.

ORDERS-IN-COUNCIL THAT CANCEL CROWN LEASES THAT HAVE NEVER BEEN REGISTERED—SUGGESTIONS.

To a Registrar:

I am returning the two Orders-in-Council received with your letter of the 8th instant. I also enclose the two letters of the Deputy Minister of Lands and Forests which show that these Orders-in-Council are in cancellation of certain Crown leases, which Crown leases or notices thereof, you say, have never been registered.

The Deputy Minister of Lands and Forests is at present away on his vacation, but Mr. Cain of that office informs me that it is quite likely that the lessees who received the leases did not trouble to have them registered. He states further that if the leases were issued by the Minister of Lands and Forests that they would have been sent direct to the lessees without being first transferred to the Department of the Provincial Secretary, but if the said leases were issued under the Great Seal of the Province, they would have been transferred to the Provincial Secretary who would then have sent formal notice to the Registrar of Deeds. With Mr. Cain's approval I am suggesting that you return these Orders-in-Council to Mr. Grigg, stating that the Crown leases have not been registered and asking if in that event it is still the desire of the Department that these Orders-in-Council should be registered, then if the Department still desire that they be registered you may, I think, accept them for registration in the usual manner provided by *The Registry Act*.

CONFIRMATORY DEED THAT COULD HAVE BEEN EMBODIED IN TWO INSTRUMENTS
INSTEAD OF ONE. REGISTRATION MAY NOT BE REFUSED.

From a Registrar:

I am enclosing a document which appears to be a grant, also a quit claim grant, under the same cover. I have never seen anything like it before and wish to know if you consider it lessening the fees of the office or in shape for registration.

Letter in reply:

By registered post I am returning to you the conveyance received with your letter of the 13th instant.

It is apparently a confirmatory deed and is given by Samuel D. to Annie F., David S. and Martha Louise E. to release and quit claim their rights.

I think you should not refuse to accept this instrument for registration merely because of the fact that it could have been embodied in two instruments instead of one.

IN PREPARING AN ABSTRACT THE REGISTRAR MAY MAKE REFERENCES TO ALL INSTRUMENTS WHICH MAY APPARENTLY OR POSSIBLY AFFECT THE LANDS.

From a Registrar:

I enclose herewith an Abstract furnished to O., H. & H., of parts lots 1 and 2 on west side Hughson Street, Hughson Survey as described in certain instruments. Originally the Abstract was furnished with this reservation in the heading "excepting any encroachment on the alley therein." O. & Company declined to accept this, asking that any instruments appearing to encroach be abstracted. I accordingly added instruments 132593 and 132594 as affecting the alley mentioned in the deed No. 79609. O. and Company say they do not affect the alley by reason of the wording of the description and the reference therein to the lane in question.

Section 19, subsection 1, requires Registrars to "furnish abstracts of and concerning all instruments—registered which mention—any part of a lot where the same is clearly described and can be identified with the chain of title, or has been ascertained by actual survey *and of and concerning* all instruments registered." The certificate is as to "the only instruments—which mention *or refer to*" the lands in question. In this particular case the abstract is of a parcel of land at the south-west angle of lot 1 running north 18 deg. E. along the west limit 88 ft. 3 in. to the north-west angle then south 71 deg. E. 34 ft. 10 in., then South *parallel to* and 10 ft. from the west side of residence 91 ft. to Gore Street thence north 64 deg. 30 min. west 24 ft. to the place of beginning. You will note that the easterly line of the property cannot be parallel to the westerly line by reason of the variation of 10 ft. in the front and rear measurements and a variation of only 6 deg. 70 min. in the bearing of the two courses in a maximum depth of 91 ft. Apparently the 10 ft. "along the east side" of the land is the alley. The instrument I have added commences at the south-east angle of the parcel abstracted and the westerly limit of it runs north 18 deg. E. and *along west margin of a lane 10 ft. wide 89 ft.* (note the east limit of the land abstracted *has a depth of 91 ft.*). The description then runs east and south and west to the

place of beginning and is subject to the right of the adjoining owners on the west "to use the lane 10 ft. wide along the west limit of said property."

The argument is, I presume, that notwithstanding the possible variation in the depth, courses and measurement that the abstract shows clearly that there is no encroachment on the alley. Apparently there is no *intention*, but my duty is to certify as to "all instruments registered" and must include all essential particulars affecting the title, and having in mind the liability by reason of wilful omissions, it has been our custom to disclose all questionable descriptions affecting lands and rights that the solicitor examining the title may be apprised of any doubtful descriptions. I cannot see that the Registrar should consider the intention of the conveyancer and am of opinion that the plotting of a description must be done accurately on the wording and in this case in my opinion apart from the intention regarding the alley, the two instruments in question might possibly indicate an error in the course or distance such as to make it desirable to correct either or both descriptions and if you will note a later instrument recorded subsequent to the main abstract No. 203386 you will see that the east line of the property is on a course of south 24 deg. 20 min. W., 91 ft. 5 in., and runs "10 ft. W. from the west face of the west wall of a brick residence."

I shall be glad to have your opinion as to my right to reasonably insist on abstracting instruments such as those in question. I have always taken the view that an abstract imposes serious liability and requires abstracting directly from the documents themselves and not from the index and this very often brings to light incomplete entries in the index and errors in descriptions and these as I before stated I feel I must bring to the attention of the parties interested.

I would gladly accede to the request of Messrs. O. & Co., if I felt that I would in so doing incur no responsibility. I am not sure that the Statute permits this reference in such a form as to allow of a binding decision, but I will appreciate your consideration of the question on the facts presented.

Letter in reply:

By registered post I am returning the Abstract received with your letter.

It is my opinion that your views coincide with the decisions of the late Inspector. See especially, report for 1908, page 15, and report for 1911, page 47.

PROBATE—CERTIFIED COPY OF, UNDER THE SEAL OF A DISTRICT COURT IN ALBERTA
—METHOD OF REGISTRATION.

To a Registrar:

I have your letter of the 16th September from which I gather that you have received from the Clerk of the District Court of the Judicial District of McLeod in Alberta, a properly certified copy of probate under the seal of the proper court. It seems to me that if it bears the seal of the court as required by section 56, subsection 1, clause "B" of *The Registry Act*, it may be registered by the deposit thereof, that is, you are to retain the certified copy in your office—see *The Registry Act of 1918*, 8 George V, Chap. 27, section 6.

If the solicitor desires to get back the certified copy it will be necessary that you receive for deposit in your office a true copy of the certified copy with an affidavit verifying such copy to be a true copy.

In either case it will be necessary to have endorsed upon the document retained by you the consent of the Provincial Treasurer required by subsection 4 of section 56 of *The Registry Act*.

DISCHARGE OF MORTGAGE—THE ADMINISTRATOR OF A MORTGAGEE DESCRIBED IN THE MORTGAGE AS "THE EXECUTOR OF A. B.," OR AS THE ADMINISTRATOR OF THE ESTATE OF A. B., MAY GIVE A CERTIFICATE OF DISCHARGE OF MORTGAGE BEING THE PERSON ENTITLED BY LAW TO RECEIVE THE MORTGAGE MONEY.

To a Registrar:

I have your letter enclosing letter received by you from Mr. G. G. A. I understand from his letter that the mortgagee, Mrs. S. J. A., is described in the mortgage as "the executrix of the estate of G. H. A.;" that this mortgagee has since died intestate and that Letters of Administration to her estate have not as yet been granted, and the question asked by the solicitor would seem to be whether or not the Administrator to be appointed may discharge the mortgage by a Certificate of Discharge of Mortgage under section 62 of *The Registry Act*, and you refer to the ruling of the late Mr. Guthrie at page 12 of his report for the year 1910.

In view of the amendment made to section 62 by *The Registry Act of 1918*, it seems to me that the ruling of Mr. Guthrie would apply to the case in hand, and I therefore think that if Letters of Administration are taken out and registered the administrator may sign the Certificate of Discharge of Mortgage. In other words, it is my view that while the Administrator of an Administrator of a Mortgagee, or the Administrator of an executor of a Mortgagee may not discharge a mortgage by the Statutory Certificate under section 62, it is otherwise in the case of an Administrator of a Mortgagee who happens to be the Administrator of an estate, and who is so described in the mortgage—see reports of the Inspector of Registry Offices for the years 1910, page 12 and 1911, page 8.

You are aware, of course, that my opinion has not the force of a decision.

DISCHARGE OF MORTGAGE—THE SURVIVOR OR SURVIVORS OF ONE OR MORE MORTGAGEES WHO HELD IN SHARES, AND NOT JOINTLY, MAY NOT DISCHARGE BY CERTIFICATE OF DISCHARGE OF MORTGAGE. RELEASE AND RECONVEYANCE SUGGESTED.

From a Solicitor:

I enclose herewith discharge of mortgage, G. *et al*, to T., and quit claim, Trusts Corporation to T.

George J. T. mortgaged the lands set out in the quit claim deed to Maria Louisa D., widow, Selina Ann K., widow, and John J. D., Esquire. Maria Louisa D. died, having made her will, probate whereof was granted to John J. D. John J. D. died leaving a will, wherein he appointed Isabella A. S. D. executrix.

George J. T. is asking for a discharge of his mortgage and the enclosed discharge has been tendered to him. You will notice it is signed by Mrs. D. and Mrs. G. The Trusts Corporation, as executors of Selina Ann K., refuse to sign

the discharge on the ground that they are not the parties entitled to receive the money. I may say that John J. D., in his lifetime, acquired the interest of the other two parties in the mortgage, although no formal assignment was executed, or, if executed, is lost. The Trusts Company, however, have executed a quit claim deed. The documents were tendered to the Registrar, who refuses to register the discharge because the Trusts Corporation have not executed the same. I am writing you for a ruling as to whether or not the Registrar should register the discharge.

As the matter is of some urgency I would be obliged to receive the documents back at your earliest convenience.

Letter in reply:

By registered post I am returning the certificate of discharge of mortgage and the release or quit claim deed received with your letter.

It is my view that the contention of the Registrar is correct, that as the mortgagees held in shares and not jointly, one or more of the survivors alone may not execute the statutory certificate of discharge of mortgage. Instead of the statutory certificate, I would suggest a release and reconveyance.

LANDS AGAINST WHICH INSTRUMENTS OF THE NATURE MENTIONED IN SECTION 36
ARE REGISTERED MAY BE RELEASED THEREFROM BY THE CERTIFICATE OF DIS-
CHARGE, FORM 12.

From a Barrister:

Mr. Michael W. is the registered owner of certain lands in the Township of M., County of D. His wife's name is Jane and his son's John. Recently, his son, John, bought a threshing outfit and his mother, Jane, signed the lien note with him for the purchase price. The man who sold the outfit has registered this note against Michael W.'s lands and it now stands on the register for one thousand dollars on the lands. So far as I can see, Jane and John at present have no title whatever to this land and I should like to know if *The Registry Act* provides any means of getting this charge off the title.

I may say I have written to the man who sold them the outfit but he does not reply to my letters.

Letter in reply:

Referring to your letter of the 16th inst., and which I acknowledged on the 17th, I now beg to say that I have heard from the Registrar in this matter and he tells me that the instrument you refer to was properly executed and the affidavit complied with section 36 of *The Registry Act*, and that in the lien it is distinctly stated that the purchasers certified that they are the owners with a good title.

As, therefore, the instrument was registered under section 36, I would suggest that it be discharged as indicated by section 69 of *The Registry Act*, by a certificate of discharge, Form 12 of the Act. I can find no other means in *The Registry Act* of getting rid of this lien.

THE ORDER OF THE SUPREME COURT AUTHORIZING A LIQUIDATOR TO DISCHARGE MORTGAGES NEED ONLY BE REGISTERED ONCE IN THE SAME REGISTRY OFFICE, BUT THE CERTIFICATE OF DISCHARGE SHOULD CONTAIN A REFERENCE TO THE REGISTRATION OF THE ORDER.

To a Registrar:

Mr. B., of Messrs. J. & B. of this city called upon me to-day with the discharge of mortgage herein and showed me your letter to his firm of the 28th ultimo, from which I note that the certificate of an order of the Supreme Court appointing the liquidator and empowering him to execute this discharge of mortgage has already been recorded against lot 39, east side of Sprague Street, plan 226, as No. 2772B, and that it is now proposed to register a certificate of discharge of another mortgage against certain other lands in your Registry Division.

It is my view that having already been registered it is not necessary to register the certificate of order against these lands as a condition precedent to the registration of this discharge of mortgage. I think, however, that Mr. B. should have the discharge of mortgage amended so as to contain a recital referring to the registration of the order on the 27th September, 1920, as No. 2772B. If this is done I think you may accept the certificate of discharge for registration. In this connection I would refer you to my report for the year 1916, page 22.

A STATUTORY DECLARATION THAT MAY NOT BE REGISTERED MAY BE DEPOSITED AND AFTERWARDS NOTED IN THE ABSTRACT INDEX.

To a Registrar:

I have your letter of the 15th instant and herewith beg to return the affidavit that was enclosed therewith. I quite agree with you that this affidavit may not be registered, but I see no objection to the same being deposited under *The Custody of Documents Act*, in which case, as you know, the same may be noted on the Abstract of the lots referred to therein, under 6 Geo. V, chap. 24, section 21.

AFFIDAVIT OF EXECUTION SWORN IN ENGLAND BEFORE "A COMMISSIONER, ETC."

From a Barrister:

Herewith I forward a deed submitted to the Registrar, for registration, and he does not care to accept it without a reference to you. If you think that it fulfils the requirements of the Act, I would much prefer that authority, to sending it to England for additional words, for many reasons.

The point is in the affidavit, where the Commissioner has not stated the locality for which his commission is issued. In other respects the affidavit and the whole execution are unusually well done, which leads me to think that the Commissioner did his work properly. I am inclined to think that his qualification is by virtue of *The Evidence Act*, section 38 (a) of chap. 76, and that if he had added the words "authorized . . . Supt. Court of Jud., for England," as set out in subsection (a) of section 38, there could be no question. He may possibly have

a Commission for Ontario, as many Old Country solicitors have. The sections applicable appear to be:—

Registry Act, R.S.O. chap. 124, section 37 (2), with note.

Interpretation Act, chap. 1, section 23, 1, 2.

Evidence Act, chap. 16, section 38, subsections (a), (b), and section 39, line 3, and closing words of section.

Mr. H. takes the position that the form of affidavit was prepared for use in Ontario, and that the words, "a Commissioner, etc.," mean: "a Commissioner for taking affidavits for use in Ontario," or some similar restriction. My contention is that the Commissioner has made his affidavit distinctly referable to the County of Stafford, England. It appears to me that there arises the presumption *omnia rite acta praesumuntur*—well known principle of law. I cannot find any case in our own courts directly in point, the nearest being O'Neill vs. Perrin, M.T. 3 Vict., where a foreign postmark was accepted as evidence of date of mailing. I have not this case, but I presume that it was accepted as purporting to be the act of a duly appointed officer.

Phipson, on Evidence (in the edition before the latest) under the head of Presumptions, has some remarks on the presumption of the validity of appointment of a person to a public office from his acting therein. He cites two cases:—

R. vs. Newton, 1 C. & K., 469, 480 and

R. vs. Howard, 1 M. & R., 181.

I have not these cases, except the short note in Phipson as to their effect.

I would send the document back to England, but there are special reasons why the parties do not want their deal held up. At the same time they want it right. I might have the Commissioner send me a certificate of his qualification, but cannot see how I could get that attached to the register after recording the deed without it. The Registrar preferred that I forward this to you, rather than to send it himself, and I will be thankful to have your views of the question.

I would also be thankful if you have copies of the Inspector's Report for the last three or four years and would send me one of each year. I used to get them from the local printing offices, and valued them highly, but the Government ceased to send them.

Letter in reply:

By registered post I am returning herewith the deed, Ward to McKechnie, received with your letter of the 25th instant.

This point was before the Inspector as shown by his report for the year 1897 at page 43 and I see no reason why his view of the matter should not pertain to-day. As the discharge appears to have been made by a witness resident in England and to have been sworn before a gentleman there who signs his name "A Commissioner, etc.," I think we may assume that *omnia rite esse* and that the gentleman who signs his name as a Commissioner is authorized to administer oaths in the Supreme Court of Judicature in England.

Under separate cover I am sending you reports of the Inspector of Registry Offices for the last five years.

AFFIDAVIT OF EXECUTION SWORN BEFORE THE CLERK OF THE JUVENILE COURT IN DENVER, COLORADO, NOT SUFFICIENT.

Replying to your letter of the 11th instant in which you say that you have been offered for registration a discharge of mortgage the affidavit of execution to which is sworn before Ida L. G., as clerk of the Juvenile Court, a court of record in Denver, Colorado, I beg to say that such an affidavit is not sufficient.

EXECUTION—SECTION 35 REQUIRES AN AFFIDAVIT AS TO THE EXECUTION OF THE INSTRUMENT BY EACH "PARTY WHO APPEARS TO HAVE EXECUTED THE SAME."

Dear Sir:

By registered post I am returning the deed received with your letter. It is a deed from F. C. S. & Co., Brokers, and is executed by F. C. S., who is stated in the affidavit of execution to be one of the partners, he having executed the same by signing the company's name and his own and affixing his seal. I do not think that you are concerned as to the sufficiency of the instrument to convey the lands and as the instrument is accompanied by an affidavit of a subscribing witness as to the execution of the instrument by the "party who *appears to have executed the same*" as mentioned in section 35, I do not think that you can refuse to accept this instrument for registration.

If, however, you have any doubts at all upon the matter I would suggest that you be guided by the advice of your solicitor.

INSTRUMENTS EXECUTED UNDER POWER OF ATTORNEY—HOW SIGNED.

A deed was tendered for registration executed by attorney, under a registered power of attorney in the manner indicated in my report for the year 1919 at page 20, but while the name of the attorney was in his own handwriting his constituent's name was merely typewritten.

The Registrar contended that the name of the constituent should also be signed in the actual handwriting of the attorney.

The solicitor's view was that the only signature is that of the attorney, that the other words are merely indicative of the person for whom, and the capacity in which he signs, and referred to the case of *Bennett vs. Brumfelt* (1867) Law Reports, 3. C. P. 28, and to "*Leake on Contracts*," 3rd ed., page 236.

In reply I advised the Registrar that it was my view that this deed as executed might be accepted for registration.

DESCRIPTION—REGISTRARS ASSUME THE CORRECTNESS OF THE DESCRIPTION GIVEN.

IF A TREE, A FENCE, A POST, A BUILDING, A WALL, THE BROW OF A HILL OR ANY OTHER LANDMARK IS MENTIONED, THEY DO NOT ENQUIRE WHETHER THEY STILL EXIST.

From a Registrar:

We have not the deed O. to H., as same was returned to Messrs. O., H. & H.,

however, we think we based our objection fully on your report 1917, page 17, and had this report in mind when we spoke of reference to registry numbers.

We would also say that we have never considered a fence or building a boundary which would comply with the meaning of the Act, as either one might be destroyed by fire or otherwise removed or even the position changed at any time.

We are of the opinion that our main objection was to the course not being given on the fence line of which you speak.

We are always of the opinion that adjoining owners must be considered and if we do not know the position of this fence we cannot furnish a proper Abstract to adjoining lands, and the fact of the lands being marsh lands or lands of little value would only give the person wishing to register an instrument a chance to dodge the purpose of the Act.

Should you be of the opinion that the deed should be registered we will be pleased to register same, promptly upon receipt and with the present description.

Letter in reply:

I have carefully considered your letter of the 19th ultimo in reply to mine, and I have conferred with some of the Registrars who have had wide experience in such matters and they are of the same view as myself, that although the matter is not free from doubt, the instruments may not be refused registration. The points at both ends of the fence being defined they would accept the fence as a boundary line sufficient under section 34 to enable the same to be traced or ascertained by a surveyor. The principle acted upon is this, the Registrars usually assume the correctness of the description as far as it goes. If a tree, a fence, a building, a ditch, a brow of a hill, a stump, or any other such mark is mentioned, they do not inquire whether they still exist or not. It is true that it may be impossible for the Registrar to furnish proper abstracts, but the Act does not profess to consider the Registrar, but the surveyor; and the only question under the Act is whether the surveyor going on the ground with the description in the deed in his hand can locate the part intended to be dealt with. In the present case the points at either end of the fence are defined and the direction of the fence is given, and it is stated to be the northerly limit of the lands of the adjoining owner, Janet S. M.

To a Registrar:

I have your letter of the 11th instant and I have also had a further interview with Mr. C. and his solicitor, Mr. R., and I confess that I do not see your difficulty which seems to be in regard to the following words in the description, namely, "Thence westerly along the southerly boundary of said lot 4, 22 feet, 6 inches more or less to the *easterly limit of the east wall* of the house erected on the lands immediately to the west thereof." Had the description read 22 feet, 6 inches more or less and then gone northerly, I would understand your objection, for then a surveyor with this description in his hands going upon the ground could not ascertain the exact measurement of the property, but in this case the description is 22 feet, 6 inches more or less to a definite point, which is the easterly limit of the east wall of the house erected on the lands immediately to the west thereof. You state that this wall may not exist and that it can be removed. Registrars usually assume that posts, fences, buildings, walls, and other land marks do exist

and they do not inquire as to this. *The Registry Act* does not profess to consider the Registrar but the surveyor, and the only question in the Act is whether the surveyor going on the ground with the description in the deed in his hand can locate the part intended to be dealt with.

DESCRIPTION BY REFERENCE.

From a Registrar:

I am enclosing release to you, brought in for registration. The part I am not clear on is part II, where no land is set forth, but just mentions No. 7461 for the Township of Cramahe. If it had mentioned the lot or concession and then stated the number it would be different, but only the number is mentioned, which I do not think complies with the requirements of *The Registry Act*. I understand you have given a decision on this not very long ago and that I am right in my contention.

Letter in reply:

I am returning herewith the release received with your letter of the 2nd instant. Press of work which has just about overwhelmed me has occasioned delay in replying thereto.

It seems to me that the lands to which you refer are in the enclosed instrument properly described by reference to instruments already registered. I would refer you to my report for the year 1918, page 18, and for the year 1914, page 16, and also to the report of the late Inspector for the year 1909, page 15.

FEE FOR REGISTERING A CERTIFICATE OF FORFEITURE TO THE CROWN UNDER THE MINING ACT.

Replying to your letter of the 11th ultimo I beg to say as there is no special provision the fee for registration of a certificate of forfeiture to the Crown under *The Mining Act* will be that provided by section 92, clauses "A" and "B" of *The Registry Act*, R.S.O., chap. 124, so that if the instrument does not exceed 700 words the fee is \$2.00.

INSPECTOR OF REGISTRY OFFICES MAY NOT ADVISE ON TITLES.

To a Deputy Registrar:

In reply to your letter of the 12th instant, I beg to say that Inspector may not advise on titles. The question put to me in your letter seems to be one for a solicitor. Of course, if you have a concrete case before you and have been tendered for registration a document purporting to be a certificate of discharge of mortgage, then, of course, I shall be glad to give you my opinion upon the matter, which opinion, as you know, has not the force of a decision.

WILL.—BEFORE THE NOTARIAL COPY OF A WILL IS REGISTERED UNDER SECTION 45 THERE MUST FIRST BE OBTAINED THE CONSENT AND AFFIDAVIT REQUIRED BY SUBSECTIONS 3 AND 4 OF SECTION 56.

To a Registrar:

I am returning herewith by registered post the notarial copy of the will of Mary Jane McC., received with your letter of the 18th ult. There seems to be no doubt, whatever, that this is a notarial copy as described in section 45 of *The Registry Act*, and it is in the instrument stated that the original is on file in the Notary's office. It is my view that when the consent required by section 56, subsection 4 of *The Registry Act*, is obtained, and an affidavit is furnished you proving the death of the testator as required by said section 56, subsection 3, you may accept this document for registration.

PROBATE ON LETTERS OF ADMINISTRATION ARE NOT REQUIRED TO BE REGISTERED AS A CONDITION PRECEDENT TO THE REGISTRATION OF A DEED OR MORTGAGE GIVEN BY EXECUTORS OR ADMINISTRATORS.

From a Registrar:

I would like your opinion on whether it is quite proper to register a deed or mortgage from the executors of an estate to another party if the instrument states that probate or letters of administration have been granted by the Surrogate Court but does not state that such probate or letters of administration have been registered in the Registry Office.

Letter in reply:

Replying to your letter I say that *The Registry Act* does not require that probate or letters of administration be registered as a condition precedent to the registration of a deed or mortgage given by executors or administrators.

APPENDIX

FEES AND EMOLUMENTS received by the Registrars of Deeds for the year 1920, with
the years 1918

SCHEDULE A

Number	Name of Registry Division.	No. of Municipalities therein.	Instruments registered in 1920				Patents		
			Number of	Fees therefor	Uncopied.	Copied but not compared.	No. registered.	Fees therefor.	
				\$.	c.			\$.	c.
1	Algoma.....	11	3,487	6,584	69	974	36	89	45
2	Brant.....	7	4,971	8,434	05				
3	Bruce.....	29	4,546	7,743	65	468	468	9	18 05
4	Carleton.....	12	3,346	6,189	45				
5	Dufferin.....	9	1,896	3,530	40				
6	Dundas.....	8	1,336	2,262	60				
7	Durham, East.....	5	987	1,773	90				
8	Durham, West.....	5	1,206	2,152	46				
9	Elgin.....	15	5,111	8,981	05				
10	Essex.....	26	16,274	29,852	75	55	8	17 85	
11	Fort William.....	23	1,820	3,022	00		85		
12	Frontenac.....	18	1,395	2,616	65		6	16 40	
13	Glengarry.....	8	1,307	2,313	70				
14	Grenville.....	9	1,266	2,350	30	53	3	6 90	
15	Grey, North.....	13	3,638	6,080	15	50			
16	Grey, South.....	12	2,475	4,238	85		2	4 00	
17	Haldimand.....	14	1,745	3,180	23				
18	Haliburton.....	10	412	836	35	2	1	2 00	
19	Halton.....	9	2,785	4,729	50		1	2 00	
20	Hastings.....	33	4,235	7,336	70	416	5	11 40	
21	Huron.....	25	4,467	7,616	70	10			
22	Kingston.....	1	1,678	3,048	25	174			
23	Kent.....	24	7,757	13,057	44				
24	Kenora.....	1	270	460	93				
25	Lambton.....	21	6,218	10,844	95	141	194		
26	Lanark, North.....	10	1,042	1,890	45	12			
27	Lanark, South.....	9	1,355	2,407	70		1	2 15	
28	Leeds.....	16	2,603	4,619	08				
29	Lennox and Addington.....	17	1,509	2,611	85	6	49	4	8 00
30	Lincoln.....	14	5,023	9,263	60	685			
31	London.....	1	5,901	9,884	05				
32	Manitoulin.....	55	802	1,442	95	11	2	1	2 60
33	Middlesex, East and North.....	14	3,839	6,943	97				
34	Middlesex, West.....	9	1,322	2,288	25	113			
35	Muskoka.....	27	1,283	2,539	30	278	7	14 30	
36	Norfolk.....	13	2,816	4,854	20		2	4 00	
37	Northumberland, East.....	9	1,816	3,198	85	111			
38	Northumberland, West.....	5	1,019	1,803	20	80	80		
39	Nipissing.....	19	1,304	2,207	75	199	25	4	17 25
40	Ontario.....	17	5,019	8,933	58				
41	Ottawa.....	1	6,665	11,304	70	1,888	6	9 60	
42	Oxford.....	17	4,496	9,266	80	976			
43	Parry Sound.....	53	1,058	1,840	55	4	4	1	2 30
44	Peel.....	8	2,568	4,558	65	235			
45	Perth, North.....	9	3,820	6,451	39				
46	Perth, South.....	7	1,249	2,186	65	125	40		
47	Peterborough.....	19	3,885	6,796	80	13	15	10	20 30
48	Prescott.....	10	1,838	3,289	80	116			
49	Prince Edward.....	10	1,232	2,149	45				
50	Rainy River.....	12	62	108	65	2			
51	Renfrew.....	26	3,173	5,619	10	1	7	14 00	
52	Russell.....	6	1,542	2,487	75	95			
53	Simcoe.....	17	7,282	12,994	94	97		2	4 60
54	Stormont.....	6	1,623	2,795	65			2	9 60
55	Sudbury.....	30	834	1,486	82				
56	Temiskaming.....	1	627	1,753	00		565	1,704 00	
57	Thunder Bay.....	14	2,086	3,946	75				
58	Toronto, East.....	1	30,171	50,761	30	6,978	315		
59	Toronto, West.....	1	31,399	53,196	80	9,812	4,809		
60	Victoria.....	19	2,150	3,789	25		6	12 60	
61	Waterloo.....	13	7,501	13,261	35	105	1	2 15	
62	Welland.....	16	7,563	13,167	75	212			
63	Wellington, North.....	11	1,993	3,325	25	350	150		
64	Wellington, S. & C.....	12	4,047	7,135	95		1	2 45	
65	Wentworth.....	11	19,529	32,999	89				
66	York, East and West.....	14	16,939	30,345	21	990	1,042		
67	York, North.....	11	2,532	4,439	70				
		938	289,145	505,586	38	25,837	7,278	694	1,997 95

which are contrasted the Fees, Surplus to Municipalities and Registrars' incomes for and 1919.

SCHEDULE A

Deeds		Mortgages		Dis. of Mortgage		Wills		Leases		Mechanic's Liens.		Number.
No. registered.	Fees therefor.	No. registered.	Fees therefor.	No. registered.	Fees therefor.	No. registered.	Fees therefor.	No. registered.	Fees therefor.	No. registered.	Fees therefor.	
	\$ c.		\$ c.		\$ c.		\$ c.		\$ c.		\$ c.	
1,685	3,684 45	568	915 54	639	709 08	99	242 00	5	10 30	22	7 15	1
2,086	4,397 50	1,192	1,800 10	1,111	1,191 65	186	423 75	5	14 35	39	20 80	2
2,156	4,446 50	851	1,283 05	1,047	1,096 65	209	468 40	1	2 90	1	3 75	3
1,377	2,924 80	730	1,104 65	694	1,029 26	152	352 70	5	11 05	4	3 75	4
584	1,426 95	345	522 50	423	464 75	69	171 70	316	681 35	1	5 5	5
562	1,144 10	303	474 50	314	350 45	55	125 75	4	10 00	6	5 25	6
453	971 05	213	319 50	180	204 20	64	160 20	1	2 50	1	1 00	7
570	1,200 85	241	364 80	209	241 35	37	87 95	6	21 10	1	1 00	8
2,040	4,375 40	1,099	1,673 00	1,192	1,292 60	147	375 80	232	565 00	14	3 60	9
7,680	15,949 55	2,755	4,207 25	2,648	2,786 95	168	412 75	83	226 95	109	43 25	10
793	1,660 00	274	413 25	342	353 05	23	55 90	2	5 70	7	2 75	11
556	1,170 85	259	398 85	333	497 50	66	213 25	26	60 20	4	1 00	12
434	897 45	328	495 50	323	342 20	55	147 15	11	28 85	1	25 13	13
542	1,262 10	244	369 05	293	337 00	69	160 60	4	9 80	1	15 14	14
1,613	3,295 50	724	1,108 80	887	912 55	107	242 55	23	48 85	2	2 50	15
990	2,068 20	445	669 05	606	641 15	97	244 30	8	25 35	1	50 16	16
634	1,520 79	399	604 69	385	397 35	68	163 65	82	193 55	1	17 18	17
263	576 15	55	89 90	37	56 85	12	30 05	1	2 75	1	1 00	18
1,167	2,490 85	788	1,190 40	569	615 40	74	183 15	1	4 55	46	11 90	19
1,907	4,022 48	846	1,197 57	842	890 45	169	374 45	35	104 20	20	9 40	20
1,986	4,122 25	858	1,294 70	1,022	1,083 75	272	607 00	7	20 45	2	5 50	21
622	1,343 70	431	651 75	404	592 20	45	140 35	1	3 15	12	5 45	22
3,230	6,728 60	1,748	2,660 00	1,898	1,987 89	161	385 85	51	154 80	17	14 40	23
157	312 50	29	43 50	29	30 50	5	12 50	1	1 50	5	2 50	24
2,639	5,644 38	1,462	2,223 68	1,425	1,499 84	216	453 40	77	211 00	14	8 15	25
466	992 25	186	283 60	184	208 85	83	155 60	5	14 05	1	65 26	26
566	1,215 75	324	509 55	310	349 90	79	196 80	5	23 00	1	25 27	27
1,192	2,532 39	553	844 20	556	604 70	151	350 05	8	23 00	1	25 28	28
662	1,391 95	310	475 40	374	416 20	91	200 35	21	54 85	10	25 29	29
2,221	4,821 45	1,143	1,743 70	1,038	1,326 55	116	302 25	21	34 10	9	5 00	30
2,444	5,088 20	1,412	2,121 25	1,312	1,348 50	177	429 85	11	45 70	1	2 25	31
373	790 85	150	242 05	155	161 85	9	20 70	20	45 70	1	32 32	32
1,634	3,518 72	793	1,297 80	880	998 50	196	460 20	71	146 60	1	50 33	33
574	1,205 55	268	393 05	314	350 05	60	151 05	19	42 15	1	25 34	34
712	1,700 15	162	244 75	208	214 80	54	126 80	3	5 25	1	50 35	35
1,232	2,619 55	571	872 50	661	700 95	95	240 20	11	22 00	1	50 36	36
791	1,759 65	351	519 40	419	462 80	92	220 55	5	12 40	1	50 37	37
419	904 70	198	301 95	225	253 40	50	122 15	7	15 95	5	1 50	38
597	1,220 15	301	478 35	248	261 30	28	52 60	9	25 65	58	15 30	40
2,231	4,719 25	1,101	1,669 65	985	1,077 68	187	476 60	2	8 10	47	11 75	41
2,161	4,753 10	1,833	2,752 35	1,652	1,800 85	241	557 80	6	19 00	1	75 42	42
1,913	4,092 70	1,017	1,531 30	1,081	1,248 00	169	406 35	5	12 65	1	90 43	43
569	1,244 45	119	200 40	139	152 00	43	106 25	5	3 45	12	3 00	44
1,014	2,322 05	630	945 00	584	651 30	91	225 80	1	9 45	7	1 75	45
1,641	3,391 94	911	1,384 70	923	974 05	105	253 15	3	4 35	2	50 47	46
527	1,114 30	271	411 35	285	330 60	94	201 30	1	2 30	1	50 48	48
1,801	3,689 55	774	1,184 15	767	890 15	120	306 25	1	8 05	1	50 49	49
652	1,532 25	447	695 00	512	574 15	77	205 10	1	1 60	8	3 75	51
531	1,145 50	244	366 25	299	320 50	58	136 10	3	9 65	12	4 75	53
4	8 00					1	5 95	1	10 40	11	3 25	55
1,360	2,931 75	664	1,005 10	686	733 90	136	354 35	2	7 75	3	25 56	56
541	1,123 25	427	680 40	484	496 10	54	118 55	2	5 25	5	2 25	57
3,196	6,863 09	1,554	2,360 65	1,712	2,035 15	284	704 95	8	25 45	12	4 75	53
643	1,364 40	366	559 65	405	447 60	73	170 85	4	10 40	11	3 25	55
386	835 35	160	232 95	118	122 05	13	28 55	3	7 75	11	3 25	55
1,391	2,931 80	219	335 95	249	262 05	23	50 10	228	815 40	236	62 70	58
9,859	22,779 10	9,464	14,208 15	5,747	6,070 70	925	2,355 80	34	101 95	132	33 35	59
9,974	22,865 85	9,243	13,891 10	6,798	7,239 10	99	249 05	7	23 25	3	75 60	60
946	1,999 80	419	630 70	500	568 25	99	249 05	12	41 15	58	14 75	61
3,142	7,257 55	1,822	2,729 50	1,786	1,912 60	168	456 80	23	57 40	62	38 25	62
3,465	7,242 40	1,789	2,704 30	1,506	1,674 10	161	357 90	4	7 65	3	1 25	64
871	1,784 35	420	630 05	479	525 40	92	180 35	3	7 20	114	31 05	65
1,635	3,559 85	953	1,427 95	865	976 90	140	367 20	22	77 20	119	36 50	66
7,073	15,067 66	5,745	8,646 56	4,052	4,319 20	383	862 15	3	9 35	1	25 67	67
6,829	14,958 12	4,783	7,272 07	2,694	3,050 55	288	647 45	3	9 35	1	25 67	67
1,135	2,385 20	571	868 10	530	596 80	87	215 95	3	9 35	1	25 67	67
116,099	251,360 77	69,855	105,726 46	60,474	66,312 70	8,018	19,264 95	1,556	4,137 00	1,253	424 05	

Fees and Emoluments received by the Registrars

Schedule A.—Continued.

Number.	Name of Registry Division.	All other instruments		Abstracts		Searches		Fees from other sources not enumerated.
		No. registered.	Fees therefor.	No. registered.	Fees therefor.	No. registered.	Fees therefor.	
			\$ c.		\$ c.		\$ c.	\$ c.
1	Algoma...	433	926 72	242	410 75	2,659	919 15	79 75
2	Brant...	352	585 90	75	153 50	2,799	729 40	58 20
3	Bruce...	272	427 35	1,188	1,225 75	1,799	449 90	
4	Carleton...	384	763 24	209	285 95	1,747	821 85	205 10
5	Dufferin...	159	263 15	180	256 55	657	229 35	86 15
6	Dundas...	92	152 55	33	60 65	272	102 35	29 25
7	Durham, East...	75	115 45	83	190 30	112	106 00	27 90
8	Durham, West...	143	236 41	104	154 95	382	216 30	43 65
9	Elgin...	387	695 65	309	499 20	3,119	874 75	211 35
10	Essex...	2,823	6,208 20	206	198 20	6,588	3,035 10	297 70
11	Fort William...	379	531 35	274	453 25	2,514	786 40	116 65
12	Frontenac...	145	258 60	98	161 85	742	446 20	
13	Glengarry...	155	402 30	46	94 75	493	294 50	58 35
14	Grenville...	111	204 85	17	69 75	113	61 20	24 15
15	Grey, North...	282	469 40	416	437 55	1,136	424 05	47 80
16	Grey, South...	326	586 30	531	427 65	655	162 10	88 30
17	Haldimand...	177	300 20	267	250 45	378	243 30	38 35
18	Haliburton...	43	78 65	64	68 73	1,042	266 95	19 45
19	Halton...	139	231 25	590	410 10	1,261	871 25	144 95
20	Hastings...	411	726 75	549	842 05	3,138	907 20	65 30
21	Huron...	320	488 05	1,031	920 60	1,051	278 60	
22	Kingston...	163	311 65	45	69 20	1,287	565 25	
23	Kent...	652	1,125 90	197	277 45	2,440	1,054 65	287 67
24	Kenora...	44	57 93	2	2 50	109	52 00	
25	Lambton...	385	804 50	238	176 30	2,940	1,299 50	147 10
26	Lanark, North...	122	249 50	197	140 05	549	183 65	50 50
27	Lanark, South...	69	119 25	183	158 95	615	284 50	50 50
28	Leeds...	142	264 49	179	320 40	1,464	518 45	
29	Lennox and Addington...	67	119 70	64	117 15	1,073	301 60	121 25
30	Lincoln...	474	1,009 80	711	1,370 25	2,450	1,456 80	136 25
31	London...	536	859 90	55	194 40	2,911	1,137 35	34 00
32	Manitoulin...	94	179 20	107	50 00	375	88 45	9 70
33	Manitowish, East and North...	274	521 65	171	299 30	1,072	479 75	93 68
34	Middlesex, West...	86	146 15	229	389 45	489	192 25	84 30
35	Muskoka...	136	232 75	62	172 87	843	292 55	86 75
36	Norfolk...	242	394 50	182	417 35	1,946	593 10	48 75
37	Northumberland, East...	157	223 55	482	726 02	394	123 60	278 15
38	Northumberland, West...	127	221 00	319	649 65	626	183 05	56 75
39	Nipissing...	114	160 65	135	133 70	976	321 85	
40	Ontario...	448	949 45	277	560 00	1,966	607 55	280 25
41	Ottawa...	723	1,411 15	409	410 60	4,599	1,149 75	1,997 00
42	Oxford...	309	436 30	486	792 50	2,428	646 80	93 10
43	Parry Sound...	181	121 60	125	208 15	1,250	314 55	122 95
44	Peel...	236	408 05	154	174 80	358	129 95	27 80
45	Perth, North...	230	436 35	327	345 70	1,612	432 65	99 65
46	Perth, South...	72	129 10	166	151 90	346	86 45	
47	Peterborough...	410	701 55	175	291 10	1,783	1,192 10	319 75
48	Prescott...	149	281 00	81	158 10	384	269 40	78 50
49	Prince Edward...	97	173 05	62	96 85	440	151 80	45 25
50	Rainy River...	56	93 10	1	25	35	8 75	5 30
51	Renfrew...	310	566 60	445	347 55	797	199 25	128 15
52	Russell...	34	64 20	389	382 50	595	151 10	276 25
53	Simcoe...	514	996 30	858	1,562 55	3,684	1,071 30	111 98
54	Stormont...	130	233 15	86	154 20	996	392 40	159 75
55	Sudbury...	143	256 92	98	177 07	875	176 85	44 25
56	Temiskaming...							
57	Thunder Bay...	199	364 60	131	237 60	759	994 75	71 95
58	Toronto East...	4,637	6,825 25	927	2,376 75	8,495	5,156 05	
59	Toronto, West...	4,293	6,709 65	617	1,473 40	10,876	6,258 55	
60	Victoria...	170	304 85	59	132 60	1,698	434 13	66 10
61	Waterloo...	512	846 85	271	341 85	1,791	849 85	48 20
62	Welland...	557	1,093 40	1,355	1,897 80	3,573	1,064 30	223 35
63	Wellington, North...	128	197 45	177	394 65	146	108 00	101 25
64	Wellington, S. & C....	446	786 05	154	258 30	1,708	1,001 65	148 65
65	Wentworth...	2,140	3,996 17	1,337	2,398 60	12,554	4,732 77	
66	York, East and West...	2,226	4,380 52	237	537 20	10,683	4,004 53	335 36
67	York, North...	205	364 05	188	426 30	782	489 05	
		31,047	54,781 10	19,662	29,526 39	130,429	53,448 53	6,976 04

of Deeds for the Province of Ontario, etc.—Continued.

Schedule A.—Continued.

Amount received for work done for municipalities. Sec. 170	Fees earned and not received.	Earned in Land Titles Office.	Earned in Registry Office.	Gross amount of fees earned for 1920.	Gross amount of fees for 1919.	Gross amount of fees for 1918.	Amount Paid Senior Deputy.	Amount Paid Junior Deputy.	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
	85 00			7,994 34	5,981 02	4,306 71	1,033 38		1
				9,375 15	9,665 30	6,086 15			2
				9,419 30	8,483 74	6,064 05	1,300 00		3
	5 90			7,502 35	6,716 13	4,879 65		1,438 50	4
				4,102 45	3,385 85	2,470 65	1,100 00		5
				2,454 85	2,307 60	1,854 20	700 00		6
	373 35			2,098 10	1,936 38	1,445 25	540 00	120 00	7
	25			2,567 36	2,043 45	1,301 83	400 00		8
40 65				10,566 35	9,182 75	5,954 05	1,500 00		9
1,176 40				33,383 75	27,971 65	15,016 95	2,875 00		10
		2,371 98	4,378 30	6,750 28	4,843 34	4,801 59	1,200 00		11
	370 30			3,224 70	3,464 50	2,612 90		200 00	12
	100 97			2,761 30	2,099 44	1,672 85	500 00	300 00	13
				2,505 40	2,467 45	1,878 65	520 00		14
	1,049 67			6,989 55	5,380 90	3,591 50	600 00		15
	589 20			4,916 90	3,710 15	2,891 75	700 00		16
	421 44			3,712 33	3,616 75	2,312 93	900 00		17
				1,191 48	898 75	742 95	50 00		18
	75 68			6,155 80	5,385 15	3,332 00	945 60	658 50	19
	971 03			9,151 25	8,600 04	6,926 75	1,500 00		20
	1,558 06			8,815 90	8,572 27	6,118 10	1,200 00		21
31 10				3,682 70	3,473 30	2,311 35	534 32		22
				14,677 21	12,391 43	7,943 37	533 33	300 00	23
	125 00	2,511 75	515 43	3,027 18	1,796 75	1,339 74			24
				12,467 85	12,865 60	7,336 61	1,300 00		25
				2,264 65	1,888 80	1,369 25	300 00		26
				2,901 65	2,922 75	2,097 80	500 00		27
				5,457 93	4,754 50	3,479 70	1,080 00		28
	48 10			3,151 85	3,140 80	2,403 10	850 00		29
73 90	703 17			12,226 90	11,219 27	6,770 80	992 00		30
132 60				11,249 80	9,233 45	4,138 05	1,430 00	780 00	31
		59 10	1,591 10	1,650 20	1,320 65	1,263 02	700 00	40 00	32
	12 65			7,816 70	7,060 06	4,480 68	800 00		33
75 00	23 60			2,954 25	2,978 55	2,618 65	450 00	300 00	34
	257 00	1,096 45	3,091 47	4,187 92	3,887 37	3,213 86	1,540 00		35
	106 50			5,913 40	5,531 30	3,632 55	1,500 00	700 00	36
				4,326 62	3,936 41	2,548 75			37
	27 00			2,692 65	2,144 45	1,375 15	532 00		38
		2,779 47	2,663 30	5,422 77	4,287 21	2,800 92	900 00		39
				10,381 38	8,738 91	5,048 93	1,430 00		40
701 70				14,862 05	11,039 00	6,864 30	2,316 70	1,189 85	41
	354 40			9,266 80	8,851 95	5,806 65	1,400 00		42
	76 72			2,486 20	2,084 80	1,844 50	624 00		43
	225 00			4,891 20	4,098 25	2,212 35	1,100 00		44
44 40	392 32			7,329 39	6,201 25	4,214 95	832 00		45
				2,488 55	2,311 80	1,743 60	780 00		46
				8,539 75	6,796 80	5,173 47	1,500 00		47
	5 70			3,795 80	3,512 35	2,770 60	1,200 00		48
	18 75			2,443 35	2,763 45	1,945 65	34 35		49
	13 30	4,326 55	122 95	4,449 50	2,891 05	2,354 50	900 00		50
	88 36			6,294 05	6,086 75	5,019 20	850 00		51
48 70	90 00			3,297 60	3,547 60	2,700 05	800 00		52
	800 00			15,740 77	15,328 02	10,684 86	1,300 00		53
	166 65			3,502 00	3,320 33	2,381 15	600 00	400 00	54
	112 00	4,862 15	1,884 99	6,747 14	5,192 45	4,298 87	900 00		55
		11,216 53	1,753 00	12,969 53	11,228 17	7,489 02			56
		2,748 85	5,251 05	7,999 90	3,683 55	3,123 25	260 00		57
				58,294 10	52,441 95	24,965 70	4,160 00	2,800 00	58
				60,928 75	53,645 05	26,482 00	773 00	2,800 00	59
	53 40			4,442 08	3,924 35	3,166 30	700 00		60
	690 65			14,501 25	13,436 70	7,153 95	2,083 33		61
	1,097 90			16,353 20	16,004 49	11,025 97	1,200 00	1,026 00	62
	10 00			3,929 15	3,168 10	2,449 75	870 00	381 50	63
				8,544 55	6,783 15	4,115 15	728 00	728 00	64
639 10	1,613 41			40,131 26	37,083 99	21,000 61	3,500 00	1,600 00	65
1,086 35				35,222 30	31,561 64	16,935 38	3,200 00	2,200 00	66
				5,355 05	4,622 96	3,207 73	175 00		67
4,055 60	14,321 33	31,972 83	21,251 59	627,057 77	551,832 18	343,562 80	55,722 01	18,012 35	

Fees and Emoluments received by the Registrars of Deeds for the Province of Ontario, etc.—Continued.

Schedule A.—Continued.

Number	Name of Registry Division.	Other charges in connection with office	Surplus paid to Municipality or the Province under Section 101 or Section 109 of the Registry Act			Net amount to Registrar		
			Amount for 1920	Amount for 1919	Amount for 1918	Amount for 1920	Amount for 1919	Amount for 1918
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1	Algoma.....	1,036 53	1,762 21	965 87	295 75	4,162 22	3,365 88	2,690 11
2	Brant.....	2,275 00	2,790 14	2,990 07	929 08	4,310 01	4,332 23	3,329 07
3	Bruce.....	1,240 10	2,591 28	1,870 60	808 78	4,287 92	4,207 85	3,208 78
4	Carleton.....	539 75	1,562 05	1,256 81	450 75	3,962 05	3,656 81	2,850 75
5	Dufferin.....	403 55	179 67	41 00		2,419 23	1,869 04	1,354 48
6	Dundas.....	12 00	24 28	9 56		1,718 57	1,586 04	1,292 20
7	Durham, East.....					1,438 10	1,396 38	905 25
8	Durham, West.....	362 00	30 54			1,774 82	1,481 45	871 83
9	Elgin.....	1,628 48	3,094 09	2,554 37	1,195 42	4,343 78	4,283 81	3,595 41
10	Essex.....	7,610 70	17,008 25	15,559 02	5,421 48	5,889 80	5,728 77	4,602 39
11	Fort William.....	1,639 41	755 43	357 15	369 13	3,155 44	2,757 14	2,769 13
12	Frontenac.....	488 00	161 01	203 40	23 50	2,375 69	2,474 60	1,712 31
13	Glengarry.....	12 00	44 93			1,904 37	1,287 44	1,160 85
14	Grenville.....	20 00	46 54	52 29	15 96	1,918 86	1,971 16	1,643 69
15	Grey, North.....	1,055 38	1,467 09	729 20	147 90	3,867 08	3,129 20	2,341 60
16	Grey, South.....	303 84	756 53	237 34	59 29	3,156 53	2,553 78	1,987 16
17	Haldimand.....	574 11	97 64	108 73		2,140 58	2,184 93	1,341 43
18	Haliburton.....					1,091 48	853 75	707 95
19	Halton.....	180 05	985 83	786 42	139 00	3,385 82	3,186 43	2,306 00
20	Hastings.....	1,036 05	2,353 68	1,887 74	1,042 18	4,261 52	4,209 75	3,442 17
21	Huron.....	798 85	2,535 35	2,621 66	1,139 15	4,281 70	4,291 29	3,539 15
22	Kingston.....	427 24	216 34	256 65	37 45	2,504 80	2,598 86	1,837 11
23	Kent.....	2,507 39	6,602 84	4,021 75	1,404 76	4,733 65	4,446 87	3,804 76
24	Kenora.....	1,439 90	8 73			1,578 55	924 90	517 69
25	Lambton.....	5,580 25	1,593 80	3,266 19	841 55	3,993 80	4,362 91	3,241 56
26	Lanark, North.....		46 46	10 28		1,918 19	1,592 52	1,297 25
27	Lanark, South.....		130 33	134 55	9 78	2,271 32	2,288 58	1,588 02
28	Leeds.....	466 32	755 80	446 76	82 45	3,155 81	2,846 77	2,242 10
29	Lennox and Addington.....	162 00	77 97	75 76	21 36	2,061 28	2,053 04	1,692 24
30	Lineoln.....	1,932 87	4,771 83	4,191 43	1,168 98	4,530 20	4,465 72	3,568 97
31	London.....	39 00	4,500 72	4,151 20	661 02	4,500 08	4,461 25	3,061 03
32	Manitoulin.....	183 69				726 51	670 05	942 52
33	Middlesex, E. & N.....	655 50	2,125 08	1,765 03	282 20	4,236 12	4,165 03	2,658 48
34	Middlesex, West.....	12 00	88 45	133 31	61 33	2,103 80	2,183 24	1,995 32
35	Muskoka.....	375 00	104 58	134 14	37 78	2,168 34	2,286 57	1,850 08
36	Norfolk.....	15 00	649 20	658 15	55 11	3,049 20	3,058 15	1,970 44
37	Northumberland, East.....	1,125 00	400 81	262 32	41 68	2,800 81	2,612 09	1,875 07
38	Northumberland, West.....	188 25	47 24	35 30		1,925 16	1,817 75	1,135 15
39	Nipissing.....	4,276 97				245 80	3,000 00	3,000 00
40	Ontario.....	1,093 00	3,472 54	2,504 70	506 72	4,385 84	4,278 31	2,906 71
41	Ottawa.....	1,740 95	5,053 10	3,554 07	1,023 98	4,561 45	4,392 68	3,423 97
42	Oxford.....	1,354 95	2,260 66	2,429 50	650 00	4,251 19	4,269 95	3,050 40
43	Parry Sound.....	9 95	35 23	20 18	12 15	1,817 02	1,681 62	1,619 35
44	Peel.....	714 00	338 60	265 27		2,738 60	2,618 98	1,236 35
45	Perth, North.....	691 33	1,703 03	1,279 17	429 70	4,103 03	3,679 18	2,829 70
46	Perth, South.....	35 00	17 35	23 68		1,656 20	1,713 12	1,223 60
47	Peterborough.....	1,321 00	1,689 37	1,091 90	488 24	4,089 38	3,391 90	2,888 23
48	Prescott.....	529 96	63 17	141 07	32 36	2,002 67	2,314 28	1,791 24
49	Prince Edward.....	315 30	67 60	36 00		2,020 40	1,824 00	1,195 65
50	Rainy River.....		574 75	49 10	26 35	2,974 75	1,941 95	1,737 15
51	Rensselaer.....	\$68 00	1,088 02	987 88	537 10	3,488 03	3,387 87	2,937 10
52	Russell.....	15 00	146 52	235 68	43 50	2,336 08	2,549 92	1,891 55
53	Simcoe.....	3,934 92	5,855 26	5,375 04	1,900 05	4,650 59	4,597 23	4,211 12
54	Stormont.....	17 00	147 00	133 27	5 21	2,338 00	2,283 06	1,546 94
55	Sudbury.....	1,915 88	705 63	326 22	203 66	3,165 63	2,726 23	2,475 21
56	Teniskaning.....	4,410 00	4,103 57	2,743 36	804 51	4,455 96	4,304 81	3,204 51
57	Thunder Bay.....	2,448 35	1,445 82	139 83	74 88	3,845 83	3,209 30	2,069 52
58	Toronto, East.....	19,575 45	24,982 79	26,253 84	7,057 89	6,775 86	6,917 09	4,784 21
59	Toronto, West.....	20,705 77	29,385 00	27,215 37	6,992 60	7,264 98	7,023 93	4,776 95
60	Victoria.....	527 50	407 29	209 05	43 87	2,807 29	2,487 80	894 83
61	Waterloo.....	2,502 00	5,324 32	4,635 54	697 70	4,501 00	4,515 06	3,097 70
62	Welland.....	3,760 00	5,729 60	6,428 03	2,812 64	4,636 62	4,714 22	4,312 51
63	Wellington, North.....	12 00	199 70	80 42		2,465 95	2,071 68	1,425 75
64	Wellington, S. & C.....	684 00	2,164 10	1,521 23	367 57	4,240 45	3,921 22	2,767 58
65	Wentworth.....	10,897 00	18,120 83	19,520 41	7,015 33	6,013 43	6,168 93	4,779 48
66	York, East and West.....	10,018 00	14,223 87	16,839 57	5,164 71	5,580 43	5,871 07	4,573 85
67	York, North.....	1,340 60	719 73	590 26	149 92	3,119 72	2,990 27	2,394 70
Total.....		132,040 07	190,346 58	161,077 96	51,780 96	220,726 57	212,138 47	160,326 68

SCHEDULE B—Showing the Number and Aggregate Amount of Mortgages Registered

Number	Registry Division	For nominal consideration or amount not specified	For \$1,000 or under	Over \$1,000 and not exceeding \$2,000	Over \$2,000 and not exceeding \$5,000	Over \$5,000	Aggregate Amount
1	Algoma.....	14	242	153	126	32	1,128,535 08
2	Brant.....	3	385	424	301	79	1,137,250 00
3	Bruce.....	7	239	222	291	91	2,100,824 20
4	Carleton.....	6	266	186	213	59	1,682,398 15
5	Dufferin.....	1	94	78	135	37	908,745 06
6	Dundas.....	5	94	85	90	29	668,850 00
7	Durham East.....		81	50	66	16	471,013 29
8	Durham West.....	1	83	66	69	22	545,276 43
9	Elgin.....	5	350	328	331	83	2,584,044 15
10	Essex.....	10	576	688	1,096	379	10,266,323 74
11	Fort William.....	5	121	85	50	11	895,039 12
12	Frontenac.....	117	49	78	15	259	536,938 94
13	Glengarry.....		89	95	107	36	1,716,097 28
14	Grenville.....	2	71	86	76	8	438,437 00
15	Grey North.....	7	160	222	287	48	1,644,980 55
16	Grey South.....	7	102	129	170	34	1,099,309 31
17	Haldimand.....	5	116	103	141	34	757,923 00
18	Haliburton.....		42	7	5	1	65,705 00
19	Halton.....	12	149	173	207	63	1,637,780 39
20	Hastings.....	2	361	202	223	58	1,975,792 60
21	Huron.....	9	232	200	340	76	2,203,122 55
22	Kingston.....		156	106	138	31	1,036,298 00
23	Kent.....		503	440	505	281	5,472,960 68
24	Kenora.....		22	4	1	2	34,400 00
25	Lambton.....	10	396	426	521	106	3,520,703 80
26	Lanark North.....	1	97	42	42	4	103,032 59
27	Lanark South.....	5	98	112	96	13	633,778 39
28	Leeds.....		202	137	167	47	1,218,542 96
29	Lennox & Addington.....	2	105	67	109	27	745,570 00
30	Lincoln.....	8	252	367	430	84	2,635,047 95
31	London.....	3	389	454	466	89	3,418,349 20
32	Manitoulin.....		79	31	33	7	232,781 93
33	Middlesex E & N.....	2	222	210	251	82	2,188,554 77
34	Middlesex West.....	1	98	75	77	17	550,117 90
35	Muskoka.....		100	34	21	7	231,350 63
36	Norfolk.....	5	218	161	147	40	1,163,989 00
37	Northumberland E.....	2	130	109	96	14	682,428 00
38	Northumberland W.....		73	51	57	17	279,549 00
39	Nipissing.....	4	129	83	71	13	529,896 10
40	Ontario.....	3	424	301	291	82	2,500,382 03
41	Ottawa.....	4	456	450	688	231	6,350,767 62
42	Oxford.....	2	281	299	276	159	6,562,901 00
43	Parry Sound.....		73	30	13	3	187,131 00
44	Peel.....	3	145	175	215	92	1,778,775 00
45	Perth North.....	4	207	274	350	70	2,261,656 24
46	Perth South.....		89	67	30		579,500 00
47	Peterborough.....	4	295	250	193	31	1,438,363 45
48	Prescott.....		139	120	136	51	1,136,484 00
49	Prince Edward.....		92	62	69	21	562,693 00
50	Rainy River.....						
51	Renfrew.....	42	270	163	147	42	1,237,594 11
52	Russell.....	6	116	102	98	41	867,102 18
53	Simcoe.....	4	632	381	391	144	3,534,924 58
54	Stormont.....	1	163	97	79	25	676,684 81
55	Sudbury.....	6	50	37	44	23	5,847,742 82
56	Temiskaming.....						
57	Thunder Bay.....	1	90	55	51	19	540,457 72
58	Toronto East.....		1,775	3,237	3,549	901	29,554,440 00
59	Toronto West.....	11	2,373	3,055	3,183	619	22,364,673 00
60	Victoria.....		167	103	115	34	945,691 45
61	Waterloo.....	12	424	601	634	151	4,952,456 15
62	Welland.....	8	652	532	515	81	3,528,962 00
63	Wellington N.....		102	89	178	51	1,152,910 08
64	Wellington S & C.....	9	283	280	316	65	2,408,863 46
65	Wentworth.....	16	1,699	2,135	1,598	291	18,199,053 00
66	York East & West.....		1,924	1,689	921	247	12,193,233 00
67	York North.....		173	138	152	60	1,440,198 36
Total.....		397	20,265	21,291	21,799	5,870	191,945,376 80

SCHEDULE C

Shewing the earnings, Disbursements, and net Incomes of the Registrars of Deeds for the year ending December 31st, 1920 and the sums payable under Section 101 of The Registry Act

No.	Registry Division	Where Office Situate	Registrar	Gross Earnings	Disbursements	Net Income	Percentage under Sec. 101	Net for Registrar	No.
				\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1	Algonia	Sault Ste. Marie	H. J. Moorehouse	7,994 34	2,069 91	5,924 43	1,762 21	4,162 22	1
2	Brant	Brantford	A. Graham	9,375 15	2,275 00	7,100 15	2,790 14	4,310 01	2
3	Bruce	Walkerton	W. H. McFarlane	9,419 30	2,540 10	6,879 20	2,591 28	4,287 92	3
4	Carleton	Ottawa	*R. H. McElroy	281 40					
			T. V. Flanagan, Act'g	7,220 95	1,978 25	5,242 10	1,562 05	3,962 05	4
5	Dufferin	Orangeville	F. J. Patterson	4,102 45	1,503 55	2,598 90	179 67	2,419 23	5
6	Dundas	Morrisburg	R. J. Dillen	2,454 85	712 00	1,742 85	24 28	1,718 57	6
7	Durham E.	Port Hope	W. H. Scott	2,098 10	660 00	1,438 10		1,438 10	7
8	Durham W.	Bowmanville	S. Pollard	2,567 36	762 00	1,805 36	30 54	1,774 82	8
9	Elgin	St. Thomas	J. H. Coyne	10,566 35	3,128 48	7,437 87	3,094 09	4,343 78	9
10	Essex	Sandwich	J. O. Reaume	33,383 75	10,485 70	22,898 05	17,008 25	5,889 80	10
11	Fort William	Fort William	J. E. Swinburne	16,750 28	2,839 41	13,910 87	755 43	3,155 44	11
12	Frontenac	Kingston	W. J. Gibson	3,224 70	688 00	2,536 70	161 01	2,375 69	12
13	Glengarry	Alexandria	J. A. McRae	2,761 30	812 00	1,949 30	44 93	1,904 37	13
14	Grenville	Prescott	W. S. Johnston	2,505 40	540 00	1,965 40	46 54	1,918 86	14
15	Grey N.	Owen Sound	Geo. P. Creighton	6,989 55	1,655 38	5,334 17	1,467 09	3,867 08	15
16	Grey S.	Durham	A. H. Jackson	4,916 90	1,003 84	3,913 06	756 53	3,156 53	16
17	Haldimand	Cayuga	P. R. Howard	3,712 33	1,474 11	2,238 22	97 64	2,140 58	17
18	Haliburton	Minden	E. C. Young	1,191 48	100 00	1,091 48		1,091 48	18
19	Halton	Milton	V. Chisholm	6,155 80	1,784 15	4,371 65	985 83	3,385 82	19
20	Hastings	Belleville	S. Russell	9,151 25	2,536 05	6,615 20	2,353 68	4,261 52	20
21	Huron	Goderich	W. Coats	8,815 90	1,998 85	6,817 05	2,535 35	4,281 70	21
22	Kingston	Kingston	J. P. Gildersleeve	3,682 70	961 56	2,721 14	216 34	2,504 80	22
23	Kent	Chatham	Miss C. J. Dunn	6,592 57	1,586 83	5,005 74	6,602 84	4,733 65	23
			C. W. Chadwick	13,027 18	1,439 90	11,587 28	8 73	1,578 55	24
24	Kenora	Kenora	A. MacLean	12,467 85	6,880 25	5,587 60	1,593 80	3,993 80	25
25	Lambton	Samia	H. C. Bowland	2,264 65	300 00	1,964 65	46 46	1,918 19	26
26	Lanark N.	Almonte	Jas. Armour	2,901 65	500 00	2,401 65	130 33	2,271 32	27
27	Lanark S.	Perth	Geo. E. Davis, Acting	5,457 93	1,546 32	3,911 61	755 80	3,155 81	28
28	Leeds	Brookville	G. S. Reid	3,151 85	1,012 00	2,139 85	77 97	2,061 88	29
29	Lennox and Addington	Napanee	C. E. Fisher	12,226 90	2,924 87	9,302 03	4,771 83	4,530 20	30
30	Lincoln	St. Catharines	R. H. Dignan	11,249 80	2,249 00	9,000 80	4,500 72	4,500 08	31
	London	London	C. C. Platt	11,650 20	1923 69	1736 51		726 51	32
	Manitoulin	Gore Bay	Miss M. V. Walker	7,816 70	1,455 50	6,361 20	2,125 08	4,236 12	33
	Middlesex E. & N.	London	R. Dunlop	2,954 25	762 00	2,192 25	88 45	2,103 80	34
	Middlesex W.	Glencoe							

35	Muskoka.....	J. E. Lount.....	†4,187 92	†1,915 00	†2,272 92	104 58	2,168 34	35
36	Norfolk.....	W. M. McGuire.....	5,913 40	2,215 00	3,698 40	649 20	3,049 20	36
37	Northumberland E.....	A. G. Willoughby.....	4,326 62	1,125 00	3,201 62	400 81	2,800 81	37
38	Northumberland W.....	H. McCullough.....	2,692 65	720 25	1,972 40	47 24	1,925 16	38
39	Nipissing.....	†J. M. Deacon.....	†5,422 77	†5,176 97	.....	.....	***3,000 00	39
40	Ontario.....	G. M. Dryden.....	10,381 88	2,523 00	7,858 38	3,472 54	4,385 84	40
41	Ottawa.....	J. P. Fisher.....	14,862 05	5,247 50	9,614 55	5,053 10	4,561 45	41
42	Oxford.....	G. R. Patullo.....	9,266 80	2,754 95	6,511 85	2,260 66	4,251 19	42
43	Parry Sound.....	C. Gillespie.....	2,486 20	633 95	1,852 25	35 23	1,817 02	43
44	Peel.....	F. J. Jackson.....	4,891 20	1,814 00	3,077 20	338 60	2,738 60	44
45	Perth N.....	Jas. Steele.....	7,329 39	1,523 33	5,806 06	1,703 03	4,103 03	45
46	Perth S.....	H. F. Sharp.....	2,488 55	815 00	1,673 55	17 35	1,656 20	46
47	Peterborough.....	B. Morrow.....	8,599 75	2,821 00	5,778 75	1,689 37	4,089 38	47
48	Prescott.....	F. W. Thistlethwaite.....	3,795 80	1,729 96	2,065 84	63 17	2,002 67	48
49	Prince Edward.....	††W. Mackenzie.....	.....	349 65	2,088 00	67 60	86 80	49
50	Rainy River.....	J. H. Holmes, Deputy.....	2,443 35	.....	.....	.....	1,933 60	50
51	Renfrew.....	W. J. Keating.....	†4,449 50	†900 00	†3,549 50	574 75	2,974 75	51
52	Russell.....	R. A. Campbell.....	6,294 05	1,718 00	4,576 05	1,088 02	3,488 03	52
53	Simcoe.....	J. A. Gamble.....	3,297 60	815 00	2,482 60	146 52	2,336 08	53
54	Stormont.....	R. J. Sanderson.....	15,740 77	5,234 92	10,505 85	5,855 26	4,650 59	54
55	Sudbury.....	J. C. Alguire.....	3,502 00	1,017 00	2,485 00	147 00	2,338 00	55
56	Temiskaming.....	S. Fournier.....	†6,747 14	†2,815 88	†3,931 26	765 63	3,165 63	56
57	Thunder Bay.....	†12,969 53	†4,410 00	†8,559 53	4,103 57	4,455 96	3,845 83	57
58	Toronto E.....	†7,999 90	†2,708 35	†5,291 65	1,445 82	6,775 86	5,880 86	58
59	Toronto W.....	58,294 10	26,535 45	31,758 65	24,982 79	3,966 17	980 58	59
60	Victoria.....	†R. H. Bowes.....	8,981 25	4,034 50	4,946 75	25,418 83	6,284 40	60
61	Waterloo.....	W. J. C. McCrea, Atg.....	51,947 50	20,244 27	31,703 23	407 29	2,807 29	61
62	Welland.....	C. D. Barr.....	4,442 08	1,227 50	3,214 58	5,324 32	4,591 60	62
63	Wellington N.....	O. S. Eby.....	14,501 25	4,585 33	9,915 92	5,729 60	4,636 62	63
64	Wellington S. & C.....	J. C. Crow.....	16,353 20	5,986 98	10,366 22	199 70	2,465 95	64
65	Wentworth.....	Jas. Tucker.....	3,929 15	1,263 50	2,665 65	2,164 10	4,240 45	65
66	York E. & W.....	H. Hopton.....	8,544 55	2,140 00	6,404 55	18,120 83	6,013 43	66
67	York N.....	R. K. Hope.....	40,131 26	15,997 00	24,134 26	14,223 87	5,580 42	67
	Newmarket.....	W. J. Hill.....	35,222 30	15,418 00	19,804 30	77 73	3,119 73	
		J. D. McKay.....	5,355 05	1,515 60	3,839 45	.....	.....	

*Mr. McElroy died 20 January, 1920.

†Land Titles office included, 8 Geo. V, Chap 27, sec. 20.

‡Fees of the Registry and Land Titles offices are remitted monthly to the Provincial Treasurer. Mr. Deacon and staff are paid salaries O-in-C.

31st October, 1914.

**Salary O-in-C, 31st Oct., 1914.

††Mr. McKenzie died January 17th, 1920.

‡Mr. Bowes died 5th March, 1920.

‡Died April 30th.

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TWENTY-FOURTH ANNUAL REPORT
OF THE
Provincial Municipal Auditor
FOR
1920

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

Printed and Published by CLARKSON W. JAMES, Printer to the King's Most Excellent Majesty

1921

Printed by
THE RYERSON PRESS.

To His Honour LIONEL HERBERT CLARKE, ESQUIRE,

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

I have the honour to present to you the report of the Provincial Municipal Auditor for the year 1920.

H. C. NIXON,
Provincial Secretary.

PARLIAMENT, BUILDINGS,
Toronto, January, 1921.

PARLIAMENT BUILDINGS,

Toronto, January, 1921.

TO THE HONOURABLE H. C. NIXON, M.P.P.,

Provincial Secretary of the Province of Ontario.

SIR,—I have the honour to present to you my report for the year 1920.

I have the honour to be, Sir,

Your obedient servant,

J. W. SHARPE,

Provincial Municipal Auditor.

Report of the Provincial Municipal Auditor

TORONTO, January 3rd, 1921.

TO THE HONOURABLE H. C. NIXON, M.P.P.,
Provincial Secretary of the Province of Ontario.

SIR,—I have the honour to present to you the Twenty-fourth Annual Report of the Provincial Municipal Auditor.

TOWN OF NEW TORONTO.

The audit in this Municipality, which was referred to in my last report, has been completed and the report is submitted herewith.

TOWN OF EASTVIEW.

On the tenth day of June, 1920, a petition signed by forty-five ratepayers of this Municipality was received asking for an audit of the accounts of the Municipality. An Order in Council bearing date the 14th June, 1920, confirmed the appointment of Mr. Fred Page Higgins, C.A., to make the necessary investigation and report. On December 6th, 1920, Mr. Higgins' report was received and is submitted herewith.

TOWNSHIP OF CUMBERLAND.

On 7th June, 1920, the Municipal Council of this township passed a resolution asking for an audit of the accounts of the Municipality. The appointment of Mr. Gordon A. Peters, C.A., to investigate and report on said accounts was confirmed by Order in Council bearing date 15th July, 1920. Mr. Peters' report was received on September 13th, 1920, and is submitted herewith.

TOWN OF BONFIELD.

A petition dated 7th August, 1920, signed by two councillors and thirty ratepayers was received, asking for an audit of the accounts of the Municipality of Bonfield. The appointment of Mr. Gordon A. Peters to make the necessary examination and report was confirmed by Order in Council bearing date 11th October, 1920. Mr. Peters' report has been received and is submitted herewith.

TOWNSHIP OF CRAMAHE TELEPHONE SYSTEM.

On the 22nd September, 1920, a resolution of the Council of the Municipality was received asking for an audit of the accounts of the Telephone System. The appointment of Henry Glover to make an investigation and report was confirmed by Order in Council dated 1st October, 1920. Mr. Glover's report was received on the 29th November, 1920, and is submitted herewith.

VILLAGE OF IROQUOIS.

On 2nd October, 1920, a petition of ratepayers of this Municipality was received asking for an audit of the accounts of the Municipality. The appointment of Mr. Henry Glover to make the necessary investigation and report was approved by Order in Council bearing date 11th October, 1920. Mr. Glover's report has been received and is submitted herewith.

I have the honour to be Sir,

Your obedient servant,

J. W. SHARPE,

Provincial Municipal Auditor.

32 Church Street.

TORONTO, 6th April, 1920.

TO THE MAYOR AND COUNCIL,

Of the Town of New Toronto.

GENTLEMEN,—Acting under appointment dated 19th November, 1919, I have made an audit of the books, vouchers and accounts of the town, and also the School Board, the Hydro Commission, and Waterworks Commission, for the year 1918 and 1919, and the Housing Commission for the year 1919.

I have pleasure in handing you herewith, in addition to my subjoined report, the following statements:

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20. Water Commission—List of Customers' Arrears, 31 December, 1919.....	3-2
21. Housing Commission—Receipts and Expenditures, 1919.....	1

GENERAL REMARKS.

Charles Lovejoy was Mayor (formerly Reeve) of the town during the period covered by our audit, and fulfilled the duties of his office satisfactorily to the ratepayers. The council meetings were carried on in a business-like manner, according to the records in the Minute Books. The latter were kept in excellent condition and were found properly signed throughout the entire period. Payments were authorized by council on schedules duly signed by the Mayor and the Clerk. The practice of awarding contracts for sewers, pavements and waterworks construction without asking for public tenders is reprehensible and should not be allowed to continue. Most of the contracts were given to R. C. Huffman of Toronto. The position of the town with regard to the Etobicoke School Debentures might well be looked into. Levies for general town purposes have been more than sufficient to take care of the general town expenditures, as is shown by the cash surpluses shown on the cash balance sheet at the end of each year. One of the reasons for this will appear elsewhere in this report under the caption "Debentures."

ASSESSMENT ROLLS.

Considerable difficulty was experienced in agreeing the total assessment in these rolls compared with the same totals in the collectors' rolls showed the following differences:—

1918 collectors' roll exceeded the assessment rolls by	\$39,540.00
1919 " " " "	128,015.00

This was caused by the introduction into the collectors' rolls of town and church properties, which are exempt from taxation and from additional assessments which did not appear at all in the assessment rolls. The assessor in each year could not have been careful in his assessments, or the clerk would not have found it necessary to bring in additional assessments. Exempted or partially exempted properties should be entered in a separate section of the assessment roll so that the application of the various rates upon the total assessment would prove the total levies and consequently the individual ratepayers' levies. Alterations to assessment roll can only be made in accordance with the minutes of the Court of Revision. These minutes should state definitely the findings of the court so that the clerk could make the necessary alterations in the roll before preparing his collectors' roll. It was found difficult to locate the assessments dealt with owing to the meagre information given in your Court of Revision minutes. Alterations in assessment rolls by clerk should be made in red ink and should bear the clerk's initial. The totals of each page should be altered in ink and the final assessment summary corrected also in ink.

COLLECTORS' ROLLS.

Additions of assessment columns were not made in the rolls, consequently no reconciliation with the assessment rolls was made by your clerk. This has now been done, and the differences are stated in the foregoing paragraph. Errors in extensions and footings of rolls have been corrected. Despite these handicaps, which might have proved serious, the net differences in the total taxes were—1918, \$1.60 short; 1919, \$3.81 over. Overcharge in 1918 on Roll No. 687, James Dunn, Lot 602, Plan 1,043, of \$10.00 should be refunded: extension of \$31.81 should have been \$21.81; collectors' roll should agree item for item and page for page with the revised assessment roll, and the final summary of both rolls should be in exact agreement. A complete survey of the town, if made and filed, would be of very great benefit to the town for taxation purposes.

LEVIES.

Annual by-laws striking the rates for the various levies were found to be in order. The rates were duly applied in the collector's rolls and the levies were placed upon the town ledger. It is a well known principle that the levies for particular purposes must be used for those purposes and those alone. In the past, your treasurer has written all short and over levies into the general town account, which is not only detrimental to the interests of the special ratepayers, but contrary to the intent of the Act. A list of the short and over levies which were so disposed of in 1918 and 1919 are given herewith.

B/L No.	1918.		1919.	
	Over Levy.	Short Levy.	Over Levy.	Short Levy.
24. Sewer	\$8 99		\$8 92	
119. Watermains		\$23 28		\$21 08
120. Sidewalks.		6 22		5 14
133. Incinerator		32 80	87 09	
137. Schools.	26 15			26 24
174. Goodyear Watermain			6 71	
213. Sewer			93 27	
235. Sewer				5 04
242. Watermain				22 81
249. Watermain				15
981. L. I.—Etobicoke		5 77		
1036. " "		2 41		2 41
1065. " "	2 88		2 88	
1066. " "		46		46
1093. " "	9 80		7 86	
School Trustees	170 92		496 40	
County of York	1,259 01		19 97	

With respect to debentures B/L 133 for incinerator plant, in 1919, \$3,308.99 was received from the town of Mimico. This was credited to the debenture account and then was written off to general town account. No agreement between the councils of Mimico and New Toronto as to this transaction was furnished us.

Debenture levy accounts should be opened for each levy in addition to the debenture liability account. Into these would be posted the levies as per collectors' roll summary. Against them would be posted the debenture interest amounts, the principal amounts being posted direct from the cash book to the debit of the debenture liability accounts. The balances at the credit of the levy accounts should be the principal sums levied for, and these should be transferred to rate-payers' investment (the old surplus account). Any short or over levies must be left in the accounts, and be added to or deducted from the levies for the ensuing year.

GENERAL CASH BOOK.

This book, which is kept by the clerk, W. H. C. Millard, was found in good condition. Bank accounts were verified by banker's certificates and cancelled bank vouchers. In 1918 many original vouchers were missing. The explanation given was that after the local 1918 audit, they were destroyed. This is a reprehensible practice, as in case of subsequent dispute, particulars of accounts are lacking. In 1919, entries were supported by proper vouchers, schedules and minutes. Petty cash in hands of clerk (\$500.00 at 31st December, 1919) would appear to be for six months out of the year, far in excess of requirements.

MINUTE BOOK.

Minute book was carefully handled for the period of the audit. This is bound, but not numbered or indexed. Both of these would be found very convenient for references. Duplicates are filed with originals. These could be filed elsewhere to advantage. Signatures of the mayor and clerk and the seal of the corporation were duly affixed save in the following cases:—

May 14, 1919, not signed by	Mayor nor Clerk.
Sep. 22, " " " "	Clerk.
" 29, " " " "	"
Oct. 6, " " " "	"
" 9, " " " "	"
Nov. 3, " " " "	Mayor nor Clerk.
" 12, " " " "	" " "

Minutes of April 13th, 1918, records the fact that G. D. Scott was indebted to the town for fines collected, amount said to be \$87.91.

AGREEMENTS.

Taxation agreements of Goodyear Tire and Rubber Company, Limited, DuPont Fabrikoid Company, and Brown's Copper and Brass Rolling Mills Company, Limited, were seen. The latter was not signed by the clerk, nor was the mayor's signature witnessed.

BY-LAWS.

By-laws were examined and were found to be in fair order.

By-laws 194, 195 and 201 contained pencil entries in the body thereof.

" 200 was undated.

" 203 and 212 contained schedules which were not attached to the by-laws.

" 297 was not signed by the mayor.

" 299 was missing.

" 305 was not signed by mayor nor clerk.

COUNTY TREASURER.

An account was kept with the treasurer of the County of York for the non-resident taxes returned to him for collection, into which was entered the cash received from him on account of collections of said taxes. As far as we have been able to ascertain, no lists of collections were ever sent to the town with the cheques from the county treasurer. It was, therefore, impossible to verify the amount due for unpaid taxes or taxes in hands of county treasurer at the end of any year. After much persuasion and delay, we at last obtained lists from the county treasurer which enabled us to reconcile the town ledger figures with the county records within eighty-seven cents. To bring the town books into agreement, we had to charge the county treasurer's account with \$2,402.94, bringing the debt up to \$10,519.70. The difference was made up largely of percentages collected and not reported. Sections 191 and 197, chapter 195, revised statutes of Ontario, provide for the collection of non-resident taxes by the town.

DEBENTURES.

A register is kept for these, and was found complete, with the exception of two debentures, which were not entered therein.

(1) Etobicoke Schools	\$9,335 23
(2) Sewage Disposal Plant	7,281 10

These should be put on the register. On the other hand, many local improvement debentures, while on the debenture register, were not recorded on the town ledger. We have placed these upon the ledger, and the complete debenture liability is shown at 31st December, 1919. We repeat that the debenture accounts should be kept entirely distinct and separate from the debenture levy accounts. Waterworks debentures we have caused to be entered in the waterworks section of the town

ledger. Levies by the town for the annual sums, in our opinion, should be paid over to the water commission. Fire protection debentures are being redeemed out of general town funds.

DEBENTURE COUPONS.

The cancelled coupons for the following amounts paid were not produced:—

1918.

Jan. 3	.....	\$26 34
" 4	.....	102 92
" 4	.....	71 57
" 4	.....	582 75
" 5	.....	627 06
" 10	.....	53 91
" 10	.....	180 89
Feb. 1	.....	103 66
" 2	.....	1,231 91
" 6	.....	756 41

1919.

Sep. 15	.....	\$28 39
" 25	.....	60 00
" 30	.....	60 00
Oct. 3	.....	1,263 89
" 7	.....	55 95
" 14	.....	34 11
" 30	.....	1 50

Coupons when paid should be cancelled and pasted into a loose-leaf guide book for reference and audit.

TAX ARREARS.

List of arrears for 1914, 1915, 1916 and 1917 are furnished herewith. Arrears for 1918 are shown in the town tax arrears register, and those for 1919 were the open items in the collectors' roll for that year. Arrears prior to 1918 are now less than \$400.

INSURANCE IN FORCE.

List of insurances is given elsewhere. Council should give this matter immediate attention, as many risks are not covered.

BONDS.

These are also listed. We think the clerk should also be bonded.

TITLE DEEDS.

Title deed for the stable property, Lot 404, Plan 1043, was produced. No deeds were given us for the following:—

Sewage disposal plant; incinerator plant; pumping station plant; waterworks plant; hydro plant.

These should be secured and placed on file.

SCHOOLS.

Cash book and board minutes were furnished us for 1918 and 1919. The treasurer, Mr. C. L. Wood, although requested in writing, did not produce the

original vouchers which were passed by the Board. Bank vouchers were forthcoming, however, and entries appeared to be in order. Minutes appointing teachers are not properly recorded. Appointments were made without being recorded. It was, therefore, not possible to vouch the salaries drawn other than from the cheques issued. New schedule of salaries has been made for 1920. Future appointments must be recorded in the minutes. Salary increases must appear in the minutes, and the new rate should be stated instead of the increase. The treasurer was not bonded. Teachers' agreements must be obtained under seal.

DEPRECIATION.

Owing to the fact that the ratepayers under the debenture levies are paying for the cost of construction of public works during the lifetime of said works, it is improper to, at the same time, write depreciation charges on such works against the general town revenue, and to provide for such depreciation in the town rate. When new works are needed to replace the old, debentures will be issued, and the *then* ratepayers will be called upon to bear their proportion of the cost.

HOUSING COMMISSION.

On April 7th, 1919, Council passed a by-law (No. 286) declaring that "The Ontario Housing Act, 1919," applied to the municipality of New Toronto. Under the Act, a Housing Commission was duly appointed consisting of Reeve Lovejoy and Messrs. Staunton and Longstaff. The Commission, having obtained the consent of the Director of Municipal Affairs, as provided in the Act, purchased five parcels of land in the town and proceeded to erect forty-two houses thereon.

The Commission has received from the Province of Ontario all the monies expended, and in addition thereto \$1,200 wherewith to purchase Lot 4, Plan 1456, and Lot 86, Plan 1478. These lots, however, were not purchased by the Commission, and this amount, together with \$1,600 received from thirty-two intending lot purchasers, constituted the balance of \$2,800 in the Merchants Bank, New Toronto, at 31st December, 1919.

Agreements for sale at 31st December, 1919, amounted to \$12,000, and were as follows:—

1. James Griffith, S ½ Lot 133, Plan 1592, w.s. Ninth St.	\$3,000 00
2. Thomas Honan, S ½ Lot 52, Plan M 362, e.s., Eighteenth St.	3,000 00
3. James Mitchell, S 25 ft. Lot 400, Plan 1592, w.s. Fifth St.	3,000 00
4. R. C. Barrett, N 25 ft. Lot 67, Plan 1478, w.s. Third St.	3,000 00

Nos. 1 and 2 deeded their land to the Commission. No advance has been made to Griffith, his house apparently being built by the Commission. Honan was advanced \$3,311.28 to 31st December, 1919, and has received \$3,700 to date, although his agreement calls for a loan of \$3,000. A further agreement for \$700, should be made out in accordance with his application approved by the director. Nos. 3 and 4 received advances of \$2,676.50 and \$2,054.25 respectively for the purpose of building on their own land, the balance of \$3,000 having been paid in 1920.

Albert McBride, owner of N. ½ Lot 181, Plan 1592, was advanced \$944.70, but no agreement for sale was shown us.

Interest has been adjusted on the above and the payment dates fixed by the director. The Commission should pay this accrued interest to the Province on April 1st, 1920, and also the receipts for repayments of loans monthly thereafter.

Insurance on buildings in course of erection should be cancelled upon their surrender to the purchasers, as, under the Act each purchaser must insure to the cost of the building. Insurance had already been effected by purchasers numbered 1 to 4 above.

Taxes on property purchased by the Commission amounted to \$632.32. This was \$33.28 in excess of the required amount, and we fail to see why the Commission should pay all the 1919 taxes, instead of their rightful portion, which would be \$267.52 from 21st July to 31st December, 1919.

WATER COMMISSION.

Income from water consumption in 1918 could not be verified. No register was kept. No consumers' cards were kept. Water bills receipts were not to be found, except in a limited number of cases. As a result, the deposits in the bank had to be accepted as the sum total of the receipts, and attention could be paid only to the disbursements. These appeared to be in order. Cheques Nos. 251 and 252 were not signed by the secretary. Cheques Nos. 107 to 116, inclusive, and Nos. 151 and 223 were not countersigned. Cash-book receipts and bank deposits agreed for this year.

In 1919, the bank deposits were treated by Treasurer Longstaff as water commission receipts. On the contrary, the receipts exceeded the deposits for the whole year by \$2,126.71, there being shorts and overs each month throughout the entire year. Neither register nor cards were used until late in the year 1919, and it was again found impossible to prove the receipts.

Reputed bills given us were entered properly in the cash book, except those listed below. We have no proof, however, that these constituted all the receipts issued for water bills paid.

Name.	Bill.	Paid.	No Trace in Cash Book.	Received by.
Yerex, D.	\$2 74	\$2 00	\$0 74	C. Gott.
Dester, W.	2 00	1 50	0 50	Fountain.
Sanford, E.	6 00	3 00	3 00	Municipal Stamp.
do	2 50	1 25	1 25	do do
Davidson, J.	5 25	3 50	1 75	Fountain.
Turner, W.	1 25	....	1 25	Municipal Stamp.
Paveling	3 00	1 50	1 50	do do
Garells, A.	4 00	2 00	2 00	do do
do	6 00	3 00	3 00	do do
Dobustan, C.	6 00	3 00	3 00	do do
Ashley, C.	3 00	1 25	1 75	do do
Watts, A.	3 00	1 25	1 75	do do
Langstone	3 00	1 25	1 75	do do

(claim allowed)

A water register and consumers' cards are now in operation and the difficulties met in the past should not again appear.

HYDRO-ELECTRIC COMMISSION.

Confusion worse confounded was prevalent in the accounts of this department. In August, 1919, the auditors for the Ontario Hydro Commission visited the town, and in comparing cash receipts with bank deposits, the latter were found to exceed

the former by \$1,359.19 to 31st August, whereas the water receipts for the same period exceeded the deposits by \$2,126.81. Our audit altered these amounts at 31st December, 1919, to (1) hydro over deposits, \$1,380.09; (2) water short deposits, \$2,126.11; a net shortage in cash of \$716.62. In addition to this amount town cheque No. 40, 8th July, 1918, drawn in favour of the Hydro-Electric System for \$123.18, although apparently deposited in Hydro System account, was not entered in the Hydro cash book. Again, school board cheque No. 18, 31st January, 1918, drawn in favour of the Hydro-Electric System, was likewise not entered in the Hydro cash book. Total known cash shortage at 31st December, 1919, is \$874.97.

Lack of registers and customers' cards again made it impossible to do an effective audit. We refrained from covering the ground gone over by the Hydro auditors, whose report should be in the hands of the council.

The foregoing cash shortage has been placed upon the books of the town, but the findings of the Hydro auditors were not so dealt with, pending the collection of the bills rendered.

CONCLUSION.

I wish to acknowledge the courteous attention of the officials of the town, who afforded all the information in their power. The recommendations in this report, if carried out as required by the Municipal Act, will prevent the recurrence of most of the difficulties hitherto encountered, and put the accounting of the municipality on a sound basis.

Respectfully submitted,

OSCAR HUDSON,
Chartered Accountant.

CASH BALANCE SHEET, 31ST DECEMBER, 1919.

AVAILABLE ASSETS.		
		\$20,595 16
Tax arrears—to be collected:		
In hands of County Treasurer	\$10,519 70	
In hands of Collector	9,923 75	
Sewer connections—List	151 71	
		\$20,595 16
IMMEDIATE LIABILITIES.		
		\$15,283 40
Bank Overdraft	4,542 00	
Debenture Interest Levy, B.L. 120	180 71	
do do do " 213	1,582 01	
do do do " 235	681 98	
Waterworks Department Debenture Levy, B.L. 119	1,539 28	
do do Debenture Levy, B.L. 242	1,113 30	
do do —Water	378 40	
School Board	1,740 47	
Soldiers Comfort Fund	907 23	
Sports Day Fund	222 89	
Accounts Payable—List	1,772 07	
Hydro-Electric Commission	823 06	
		\$15,283 40
Net cash surplus		5,311 76
		\$20,595 16
		\$20,595 16

AVAILABLE ASSETS.

Cash on hand	\$25 89	\$18,535 05
Tax arrears (to be collected):		
In hands of County Treasurer	7,750 04	
In hands of Collector	16,605 04	
Sewer connections	154 08	
	\$18,535 05	

IMMEDIATE LIABILITIES.

Bank overdraft	\$9,488 00	\$17,151 54
School Board	1,550 47	
Township of Etobicoke	1,469 58	
Debenture levies unpaid:		
By-law 120	191 82	
" 213	1,836 56	
" 235	342 05	
Waterworks Department—B.L. 119, levy	1,504 44	
" " " 242, levy	768 62	
	\$17,151 54	
Surplus of cash assets	1,383 51	
	\$18,535 05	\$18,535 05

PERMANENT ASSETS.

Fire protection equipment	\$4,972 07	\$267,885 98
Incinerator plant	15,238 46	
Office and bank equipment	1,300 00	
Road machinery and equipment	2,000 00	
Fair property	2,350 00	
Sewage disposal plant	7,500 00	
Goodyear water main and storm sewer	30,000 00	
Sewers construction	150,854 44	
Sidewalks construction	20,809 18	
School Boards	32,861 83	
	\$267,885 98	

DEBENTURE LIABILITIES.

Fire protection	B.L. 101	\$3,033 87	\$251,139 30
Incinerator	" 133	12,605 90	
Sewage disposal	" ...	7,281 10	
Goodyear water main	" 174	29,184 46	
Trunk sewer and pumping station		24,862 87	
Sewer construction loans (secured in advance of debentures)		30,500 00	
Sewers	B.L. 24	1,217 45	
Sewers	" 213	26,514 28	
Sewers	" 235	10,370 54	
Sewers	" 250	1,342 11	
Sewers	" 268	53 657 47	
Sidewalks	" 120	2,707 45	
Sidewalks construction loans (secured in advance of debentures)		15,000 00	
Schools—Township of Etobicoke		9,335 23	
Schools—Town	B.L. 137	23,526 60	
		\$251,139 30	

RATEPAYERS' INVESTMENT.

Town funds	\$7,422 07		\$16,746 68
Fire protection—Debentures redeemed	166 13		
Incinerator " "	2,632 56		
Sewage disposal " "	2 99		
Goodyear water main " "	815 54		
Sewers " "	2,389 75		
Sidewalks " "	3,101 73		
	<u>\$16,746 68</u>		
		\$267,885 98	\$267,885 98

PERMANENT ASSETS.

Fire protection equipment	\$3,354 99		\$219,683 14
Incinerator plant	16,545 73		
Office and bank equipment	1,000 00		
Road machinery and equipment	1,600 00		
Sewage disposal plant	7,500 00		
Goodyear water main and storm sewer	28,187 53		
Sewers construction	121,092 20		
Sidewalks construction	5,853 39		
School Boards	34,549 30		
	<u>\$219,683 14</u>		

DEBENTURE LIABILITIES.

Fire protection	B.L. 101	\$3,374 85	\$210,274 69
Incinerator	" 133	13,835 00	
Sewage disposal	" 174	7,633 72	
Goodyear water main storm sewer		30 000 00	
Trunk sewer and pumping station		25,262 38	
Sewer construction loans (secured in advance of debentures)		63,469 67	
Sewers	B.L. 24	1,480 01	
Sewers	" 213	27,658 02	
Sidewalks	" 120	3,011 74	
Schools—Township of Etobicoke		10,266 28	
School—Town		24,283 02	
		<u>\$210,274 69</u>	

RATEPAYERS' INVESTMENT.

Town funds	\$3,344 68	\$9,408 45	
Sewers debentures redeemed	3,222 12		
Sidewalks " "	2,841 65		
	<u>\$9,408 45</u>		
		\$219,683 14	\$219,683 14

TOWN OF NEW TORONTO.

SUMMARY OF GENERAL CASH RECEIPTS AND EXPENDITURE FOR 12 MONTHS ENDING
31ST DECEMBER, 1919.

RECEIPTS		\$264,959 38
Bills payable	\$45,000 00	
Tax collections	82,538 02	
Percentage for tax arrears	332 70	
Dog taxes	188 00	

Poll tax	\$1,055 00
Provincial railway tax	82 32
Fines	738 00
Licenses	175 00
Debenture payments account	1,440 82
Rents	955 00
Debenture sales	81,879 73
Current loans	45,500 00
Miscellaneous	3,944 67
Trust funds	1,130 12
	\$264,959 38

EXPENDITURE	\$259,839 27
Bank loans repaid	\$108,469 67
Board of Health	597 08
Charity	582 75
Fire protection	1,487 00
Garbage collection	2,262 76
Interest	2,008 65
Law costs	723 58
Local improvement construction	54,303 61
Police protection	1,324 00
Private sewer connections	115 09
Road maintenance	9,251 80
Salaries and allowances	4,125 68
Stationery, printing and postage	816 34
School Board	17,810 00
Sewer system construction	6,936 57
Street lighting	916 54
Sewer system maintenance	7,994 81
Town hall	2,741 56
Road machinery and equipment	475 00
Debenture payments	11,024 17
Debenture coupon payments	11,669 82
County tax levy	9,389 67
Miscellaneous	4,813 12
	\$259,839 27

Cash on hand, 1st January, 1919	25 89
Bank overdraft, 31st December, 1919	4,342 00
Bank overdraft, 1st January, 1919	9,488 00
	\$269,327 27 \$269,327 27

STATEMENT OF RECEIPTS, 12 MONTHS ENDING 31ST DECEMBER, 1919.

Receipts.

Bank Loans secured	\$90,500 00
Merchants Bank	\$90,500 00
	\$90,500 00
Tax Collections	82,538 00
1913 taxes	\$4 91
1914 "	17 62
1915 "	27 67
1916 "	42 23
1917 "	343 25
1918 "	4,352 35
1919 "	74,372 99
Arrears from County Treasurer	3,377 00
	\$82,538 02

Percentage added to Tax Arrears		\$332 70
Collections	\$332 70	
	\$332 70	
Dog Taxes		188 00
W. H. Millard, collections	\$188 00	
	\$188 00	
Poll Tax		1,055 00
J. Ford, collections	\$1,055 00	
	\$1,055 00	
Provincial Railway Tax		82 32
Provincial Treasurer	\$82 32	
	\$82 32	
Fines		738 00
W. H. Millard, collections	\$738 00	
	\$738 00	
Licenses		175 00
Y. M. C. A., pool tables	\$35 00	
S. Robinson, pool tables	80 00	
P. Lord, pool tables	60 00	
	\$175 00	
Waterworks Share Debentures		1,440 82
Waterworks Dept. Proportion:		
By-law 119	\$767 92	
" 213	215 80	
" 242	427 32	
" 249	29 78	
	\$1,440 82	
Rents		955 00
Merchants Bank, office rent	\$295 00	
Hydro-Electric System, office rent	180 00	
Waterworks System, office rent	120 00	
Ladies' Auxiliary, G.W.V.A., rent of hall	3 00	
F. R. Longstaff, rent of hall	3 00	
Carpenters' Union, "	66 00	
Century Orange Lodge, rent of hall	54 00	
Foresters' Lodge, "	18 00	
I.O.O.F., "	108 00	
L.O.B.A., "	21 00	
Catholic Foresters, "	15 00	
Rebekah Lodge, "	48 00	
G.W.V.A., "	24 00	
	\$955 00	
Debentures Proceeds		81,879 73
C. H. Burgess & Co., by-law 235	\$10,334 62	
" " accrued interest	76 60	
" " by-law 242	14,268 70	
" " accrued interest	131 55	
" " by-law 268	52,852 60	
" " accrued interest	697 55	
G. A. Stimson & Co., by-law 249	2,068 50	
" " accrued interest	29 17	
J. Booth, by-law 250	1,400 00	
" " accrued interest	20 44	
	\$81,879 73	

Miscellaneous		\$3,944 67
Victoria Industrial School, sewerage rental	\$200 00	
Merchants Bank, refund interest	21 20	
A. S. Madill, poles and cartage	45 15	
Goodyear Rubber Co., Ltd., building permit	5 00	
W. S. Millard, building permit fees	82 00	
Mrs. E. Fairs, poles and cartage	57 70	
A. Keith, building permits	11 00	
Reg. N. Boxer Co., Ltd., sewer connection	53 94	
Town of Mimico, incinerator	3,308 99	
Anderson & McMaster, refund	78 17	
I. H. Crosby, repairs to sewer	63 52	
Hydro-Electric Power Co., building permit	7 00	
Phoenix Leather Co., building permit	11 00	
		\$3,944 67
Trust Funds		1,130 12
Soldiers' Comforts Assn., for memorial fountain	\$907 23	
W. H. Millard, Sports Day Fund	222 89	
		\$1,130 12
		\$264,959 38
Cash on hand, 1st January, 1919		25 89
Bank overdraft, 31st December, 1919		4,342 00
		\$269,327 27

STATEMENT OF EXPENDITURE, 12 MONTHS ENDING 31ST DECEMBER, 1919.

Expenditure.

Bank Loans Redeemed		\$108,469 67
Merchants Bank	\$108,469 67	
		\$108,469 67
Board of Health		597 08
Dr. Serson, salary	\$100 00	
Mrs. O'Dell, maintenance, quarantine patients	389 08	
B. Ridley, wages, quarantine officer	54 00	
B. Cambray, " " "	54 00	
		\$597 08
Charity		582 75
Hospital for Sick Children, Sadie Ahash	\$5 00	
" " A. Chattell	15 00	
Grace Hospital, Mrs. Chattell	96 25	
" " T. Cholnoski	7 50	
" " Jno. Mute	82 50	
Toronto General Hospital, A. Bloin	36 25	
" " J. Mute	22 50	
Western Hospital, J. Foden	27 00	
Dr. J. R. Serson, attendance Chattell family	150 00	
Western Hospital, A. Guay	65 00	
W. Speers, ambulance	10 00	
J. Dunn, coal, Mrs. Chattell	39 75	
Bates & Dodds, funeral, L. Chattell	26 00	
		\$582 75
Fire Protection		1,487 00
Waterworks, hydrant rental	\$1,475 00	
A. H. R. Thomas, rent, reel house	12 00	
		\$1,487 00

Garbage Collection		\$2,262 76
J. Douglas, wages	\$970 20	
T. Rogers, wages	1,117 92	
W. Andrew, horse feed	59 57	
J. Dunn, hay	70 49	
Mimico Hydro, power	19 58	
Labor, dumping	25 00	
		\$2,262 76
Interest		2,008 65
Merchants Bank, interest and discount	\$2,000 30	
Township Etobicoke, on overdue payments	8 35	
		\$2,008 65
Law Costs		723 58
Anderson & McMaster, fees	\$668 92	
W. H. C. Millard, expenses, births, marriages and deaths..	22 40	
" " sundries	32 26	
		\$723 58
Local Improvement Construction		54,303 61
R. C. Huffman, construction	\$32,224 42	
Clay Products Agency, sewers	2,744 79	
Waterworks System, By-law 242.....	14,485 95	
" " " 249.....	2,100 00	
Thomas Lowes, engineering fees	1,745 50	
Merchants Bank, interest charges	1,002 95	
		\$54,303 61
Police Protection		1,324 00
J. Ford, constable's wages	\$1,200 00	
W. H. C. Millard, revolver for constable	14 00	
" " bicycle	55 00	
Ontario Tailoring Co., uniform	55 00	
		\$1,324 00
Private Sewer Connections		115 09
R. C. Huffman, R. N. Boxer Co., Ltd.	\$51 57	
" " I. H. Crosby	60 50	
T. Lowes, I. H. Crosby	3 02	
		\$115 09
Road Maintenance		9,251 80
A. Craib, salary	\$1,500 00	
D. Smith, wages	433 30	
T. Harrison, wages	750 45	
J. Dunn, wages	1,032 60	
P. Flint, wages	580 00	
A. Bowyer, wages	751 45	
W. Patterson, wages	684 62	
T. Rogers, wages	49 83	
M. Goddard, wages	26 55	
E. Sandford, teaming	17 20	
E. Sandford, hay	218 20	
A. S. White, repairs	185 45	
W. Andrew, horse feed	248 09	
M. Watson, repairs	140 90	
R. C. Huffman, grading, etc.	1,157 79	
Township Etobicoke, payment bridge debentures	175 00	
G. Ketchum, hire of horse	28 00	
G. T. R., freight, stove and cinders	299 38	
A. A. Scully Co., welding axle	4 75	
J. Maloney, stone	174 88	

Atlas Assurance Co., insurance stables	\$48 25	
Jas. Dunn, hay	118 33	
Brown's Brass Mills, draining	20 00	
Vokes Hardware, shovels	8 80	
Clay Products Agency, pipe	109 09	
T. Lowes, engineering fees	28 81	
W. E. S. Savage, lumber	9 75	
Waterworks System, water	5 50	
Crushed Stone, Ltd., stone	36 55	
Sheffield & Reddan, oats	220 60	
Toronto York Radial, poles	40 00	
Highway Hardware, supplies	44 31	
T. H. Dunn, rubber boots	15 00	
Revelly & Son, supplies	4 60	
A. E. Campbell, cartage	1 00	
W. H. C. Millard, sundries	25 00	
Faramel, Ltd., sundries	17 45	
J. Blake, hire of horse	10 00	
Rice, Lewis & Sons, hardware	6 60	
T. Meredith, & Co., supplies	4 60	
J. Culnan, grading	4 25	
Massey-Harris, supplies	5 12	
A. Craib, neck yokes	4 75	
N. G. Barelle, oats	5 00	
	\$9,251 80	
Salaries and Allowances		4,125 68
W. H. C. Millard, town clerk	\$1,800 00	
F. R. Longstaff, treasurer	600 00	
S. Montgomery, auditor	125 00	
A. H. Wills, auditor	125 00	
C. Lovejoy, honorarium	150 00	
J. W. Ruttan, assessor	300 00	
J. W. Ruttan, percentage of taxes collected	876 18	
J. Ford, percentage of poll tax collected	110 50	
W. McDonald, fee returning officer	5 00	
E. N. Wood, fee returning officer	5 00	
E. Priestley, fee returning officer and poll clerk	9 00	
P. Ailles, fee returning officer and poll clerk	9 00	
H. Saville, fee poll clerk	4 00	
C. Treble, fee poll clerk	4 00	
C. Treble, election constable	3 00	
	\$4,125 68	
Stationery, Printing and Postage		816 34
Ellis Adding Machine, repairs	\$3 00	
United Typewriter, repairs and supplies	9 00	
A. H. Wills, typing	15 00	
Brown Bros., cash book	15 00	
S. R. Hart & Co., assessment and collector's rolls	59 30	
Evening Telegram, advertising	38 50	
McLean, Ltd., advertising	15 75	
F. R. Longstaff, typing, postage	26 00	
J. W. Ruttan, postage	52 40	
Municipal World, subscriptions, etc.	20 18	
Times and Guide, advertising and stationery	410 02	
Grand & Toy, stationery	39 54	
W. H. C. Millard, postage, etc.	109 35	
J. W. Ruttan, push pins, etc.	3 30	
	\$816 34	
School Board		17,810 00
School Board—on rates	\$17,750 00	
J. Ford, truant officer	60 00	
	\$17,810 00	

Sewer System Construction		\$6,936 57
Southam Press, printing debentures	\$276 75	
Franklin Press, printing debentures	27 50	
Turbine Equipment Co., valves	185 00	
R. C. Huffman, construction	428 00	
T. Lowes, engineering fees	5,038 43	
Clay Products Agency, sewers	71 14	
Merchants Bank, interest	909 75	
	\$6,936 57	
Street Lighting		916 54
Hydro-Electric Commission	\$916 54	
	\$916 54	
Sewer System Maintenance		7,994 81
R. C. Huffman, repairs	\$451 69	
J. H. Doughty, sewer connection	32 75	
T. Lowes, engineering fees	23 29	
Hydro-Electric System, power	297 43	
Turbine Equipment Co., repairs pump	348 00	
N. Buss, wages	6 97	
J. Brown, wages	6 97	
H. Whitlam, repairs	10 50	
W. Hennessey, refund	5 86	
J. Morrison, automatic drainer	15 00	
Jones & Moore, motor brushes	3 00	
Waterworks System, motor brushes	10 51	
Town of Mimico, operating cost	3,150 39	
Town of Mimico, debenture charges	3,632 45	
	\$7,994 81	
Town Hall		2,741 56
Burroughs Furniture Co., furniture	\$436 37	
Johns Manville Co., carpet lining lights	34 56	
R. C. Huffman, material and labor platform	42 65	
J. H. Doughty, repairs, plumbing, heating	124 02	
H. Saville, wages	2 40	
Mrs. E. Reed, rent	480 00	
Mrs. C. Gott, wages	356 00	
Jas. Dunn, coal	273 33	
A. W. Salmon, alterations—office	89 05	
Excelsior Plate Glass Co., office glass	25 22	
Revelley & Son, hardware	15 78	
Grand & Toy, furniture	24 00	
Mimico Plaining Mills, lumber	27 40	
J. W. Elliott, lumber	65 65	
Atlas Assurance Co., insurance	11 00	
T. Eaton Co., sundries	20 43	
H. W. Salmon, sundries	7 50	
W. H. C. Millard, sundries	9 35	
J. Barnham, painting	46 75	
Rice, Lewis & Sons, hardware	4 80	
J. Grimshaw, vault	419 77	
J. J. Taylor, vault door	60 00	
A. A. Scully Co., reinforcing vault	8 64	
Booth Brick Co., brick for vault	80 00	
Waterworks, water rates	9 00	
Robt. Simpson Co., sundries	1 50	
W. H. C. Millard, electric fitting	3 10	
Ontario Lime Co., lime and cement vault	63 29	
	\$2,741 56	
Road Machinery and Equipment		475 00
A. A. Scully Co., dump wagon	\$175 00	
G. Ketcher, two horses	300 00	
	\$475 00	

Debentures Redeemed		\$11,024 17
Debenture No. 1 By-law 174	\$815 54	
" " 2 " 137	756 42	
" " 2 " 133	1,229 10	
" " 3 " 101	340 98	
" " 3 " 119	1,081 70	
" " 3 " 120	304 25	
" " 1 & 2 " 213	1,143 74	
" " 3 " 125	399 51	
" " 6 " 24	262 56	
" " 1 " 249	86 84	
" " 1 " 250	57 89	
" " 1 " 242	599 03	
" " 1 " 235	121 47	
Township Etobicoke By-law 981	397 70	
" " " 1065	165 10	
" " " 1066	43 51	
" " " 1034	89 98	
" " " 1036	40 26	
" " " 1093	733 03	
" " " 961	931 05	
" " " 1028	352 62	
" " " 1034	89 98	
" " " 1036	40 26	
" " " 1065	165 10	
" " " 1066	43 51	
" " " 1073	733 04	
		\$11,024 17
Debenture Coupons Redeemed		11,669 82
Debenture By-law, 174 Coupons	\$1,799 10	
" " 137 "	1,335 57	
" " 133 "	760 93	
" " 101 "	202 49	
" " 119 "	1,225 49	
" " 120 "	180 71	
" " 213 "	1,797 81	
" " 125 "	1,389 43	
" " 24 "	88 80	
" " 249 "	136 59	
" " 250 "	91 01	
" " 242 "	941 59	
" " 235 "	681 98	
Township Etobicoke By-law 961 Coupons	513 32	
" " " 1028 "	525 00	
		\$11,669 82
County		\$9,389 67
County Treasurer, Levy for 1919	\$9,389 67	
		\$9,389 67
Miscellaneous		\$4,813 12
Grand Trunk Railway, commercial siding	\$557 26	
" " " rental siding	381 00	
Toronto and Hamilton Highway, interest charges	188 00	
Anderson & McMaster, purchase—Fair property	2,350 00	
Geo. Ironside, examining plans	18 00	
Dominion of Canada Guarantee Treasurer's bond	12 00	
W. F. Kay, collector, bond tax	12 00	
Goodyear Tire Co., Ltd., hose and couplings	35 65	
Bell Telephone Co., telephone	210 91	
B. Cairns, dog tags	7 00	
New Toronto Band, donation	200 00	
W. H. C. Millard, travelling expenses	8 00	
Mimico and New Toronto Lacrosse Club, donation	50 00	
H. C. McLean, Ltd., advertising	12 75	

New Toronto Horticultural Society, donation	\$100 00
Ryrie Bros., Ltd., 62 rings for soldiers	496 00
Municipal World, election forms	4 95
Times and Guide, election forms	8 75
Can. General Electric, wire and sockets	39 50
B. Cambra, census	10 00
W. H. C. Millard, express dog tags	60
" wreath, K. Janes	12 00
" wreath, J. F. Brown	10 00
" sign for housing Cont.	10 00
" typing " " "	25 00
F. B. Fisher, " " " "	35 00
Lillian E. Rothermel " " " "	10 00
J. Brown " " " "	8 75

\$4,813 12

Bank overdraft, 1st January, 1919 9,488 00

\$269,327 27

SUMMARY OF GENERAL CASH RECEIPTS AND EXPENDITURES FOR TWELVE MONTHS
ENDING 31ST DECEMBER, 1918.

Receipts	\$163,655 76
Bank loans secured	\$39,500 00
Tax collections	64,824 29
Percentage for tax arrears	317 89
Dog taxes	113 00
Poll tax	1,150 00
Provincial Railway tax, net	82 32
Fines	540 56
Licenses	115 00
Rents	420 00
Debenture proceeds	55,478 01
Sewer connections	141 41
Waterworks share debentures	767 92
Charity refund	37 00
Miscellaneous	168 36
	\$163,655 76
Expenditure	\$173,094 64
Charity	\$319 70
Grants	225 00
Fire protection	1,621 29
" equipment	874 56
Garbage collection and disposal	2,990 85
Incineration construction	2,435 60
Local improvement construction	9,033 95
Bank loans repaid	77,030 33
Office and sundry furniture	76 10
Law	990 38
Police protection	1,091 35
Printing, stationery and postage	924 53
Road machinery and stable	1,054 08
Road maintenance	5,182 32
Salaries and allowances	3,330 88
Street lighting	815 00
School purposes	10,405 28
Sewer system operations	6,642 59
Sewer construction	12,743 08
Goodyear, water main construction	1,774 80
Debentures redeemed	5,480 60
Debenture coupons redeemed	6,177 60
County rate levy	12,519 41
Miscellaneous	3,355 36
	\$173,094 64

Bank overdraft, 1st January, 1918	\$23 23	
Bank overdraft, 31st December, 1918		\$9,488 00
Petty cash on hand, 31st December, 1918	25 89	
	\$173,143 76	\$173,143 76

STATEMENT OF RECEIPTS FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1918.

Receipts.

Bank loans		\$39,500 00
Merchants Bank	\$39,500 00	
	\$39,500 00	
Tax Collections		\$64,824 29
1913 Taxes	\$30 02	
1914 "	73 85	
1915 "	63 79	
1916 "	156 51	
1917 "	3,489 51	
1918 "	60,447 36	
Arrears from County Treasurer	563 25	
	\$64,824 29	
Percentage added in tax arrears		317 89
Collections	\$317 89	
	\$317 89	
Dog Taxes		113 00
W. H. C. Millard, collections	\$113 00	
	\$113 00	
Poll Tax		1,150 00
J. Ford, collections	\$1,150 00	
	\$1,150 00	
Provincial Railway Tax		82 32
Provincial Treasurer	\$82 32	
	\$82 32	
Fines		540 56
Geo. D. Scott	\$144 41	
W. H. C. Millard	354 25	
F. Daniels, constable's costs	31 40	
Magistrate Brunton	10 50	
	\$540 56	
Licenses		115 00
Y. M. C. A., pool tables	\$35 00	
S. Robinson, pool tables	80 00	
	\$115 00	
Rents		420 00
Merchants Bank	\$240 00	
W. H. C. Millard	180 00	
	\$420 00	

Debenture proceeds		\$55,478 01
C. Burgess & Co., Deb. By-law 174	\$840 19	
" " accrued interest	6 24	
" " Deb. By-law 174	471 15	
" " accrued interest	4 35	
" " Deb. By-law 174	4,450 24	
" " accrued interest	62 67	
" " Deb. By-law 174	1,357 62	
" " accrued interest	17 93	
" " Deb. By-law 174	8,905 86	
" " accrued interest	139 72	
" " Deb. By-law 174	11,272 75	
" " accrued interest	190 53	
G. A. Stinson & Co., By-law 213	27,251 44	
" " accrued interest	507 32	
		\$55,478 01
Sewer connections		141 41
J. F. Brown, private services	\$135 55	
W. Hennessey "	5 86	
		\$141 41
Waterworks—Share debentures		767 92
Waterworks Dept., proportion of debentures, By-law 119.....	\$767 92	
		\$767 92
Charity refund		37 00
Jas. Rodie, refund hospital charges	\$19 50	
J. Daruborough "	17 50	
		\$37 00
Miscellaneous		168 36
W. Langston, purchase of old shed	\$5 00	
A. S. White, purchase of old stable	90 00	
J. W. Cook, telephone calls	10 45	
Hydro-Electric Commission, election costs	62 91	
		\$168 36
		\$163.655 76
Bank overdraft at 31st December, 1918		9,488 00
		\$173,143 76

STATEMENT OF EXPENDITURES FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1918.

Expenditure.

Charity		\$319 70
Wm. Andrew, groceries for Mrs. Saville	\$3 45	
City of Toronto, hospital maintenance, M. Hewson	40 00	
Grace Hospital " E. Jones	156 25	
Hospital for Sick Children, maintenance, F. Yuill	15 00	
" " " M. Bodie	32 50	
" " " M. Saville	30 00	
" " " V. Danborough..	17 50	
Dr. J. R. Serson, attendance, Mrs. Berry	15 00	
C. Lovejoy, ambulance, Hewson	5 00	
Jas. Dunn, coal, Mrs. Chattell	5 00	
		\$319 70

Grants		\$225 00
Parkdale G.W.V.A.	\$25 00	
New Toronto Soldiers' Comforts' Association	200 00	
		\$225 00
Fire protection		1,621 29
Coupons, Debuture By-law 101	\$221 79	
Waterworks Department, hydraul. rental	1,387 50	
Rent of reel house	12 00	
		\$1,621 29
Fire protection equipment		874 56
J. J. Gormally, purchase of property	\$100 00	
Anderson & McMaster, purchase of property and fees.....	659 38	
Can. General Electric, supplies	12 18	
T. Lowes, surveying	8 00	
Geo. Sparling, hose wagon	60 00	
Jas. Dunn, harness	35 00	
		\$874 56
Garbage collection and disposal		2,990 85
T. Rogers, wages	\$885 21	
W. T. Waites, "	398 66	
J. Douglas, "	779 54	
J. McMullen, "	305 14	
Jas. Dunn, slabs for incinerator	9 50	
W. Andrews, horse feed	227 53	
E. Landford, hay and horse hire	311 54	
W. Blake, horse hire	13 50	
M. Watson, harness repairs	21 85	
Water rate, stable	1 25	
J. B. Paine & Co., chloride of lime	27 60	
J. Slater, hoe	2 75	
Mimico Hydro, power for incinerator	14 76	
Hydro Power Commission, power for incinerator	8 09	
J. W. Elliott, lumber for incinerator	13 93	
		\$2,990 85
Incinerator Construction		2,435 60
Anderson & McMaster, payment to contractors	\$1,900 00	
Workmen's Compensation Board	32 10	
Jas. Lowden & Hertzberg, engineering fees	500 00	
C. Chattel, eavetroughing	2 50	
		\$2,435 60
Local Improvements Construction		9,033 95
R. C. Huffman, concrete sidewalk, 4th St.	\$2,175 00	
T. Lowes, engineering fees, sidewalk, 4th St.	108 75	
Waterworks Dept.—Construction work, By-laws 79 and 89	6,750 20	
		\$9,033 95
Bank Loans Repaid		77,030 33
Merchants Bank, sewer	\$20,530 33	
" " Goodyear	28,000 00	
" " general	28,500 00	
		\$77,030 33
Office and Sundry Furniture		76 10
Grand Trunk Railway, electric heater	\$16 75	
Robt. Simpson Co., desk lamp	8 92	
T. Claxton & Co., band instruments	15 43	
W. H. C. Millard, office clock and stove	35 06	
		\$76 10

Law		\$990 38
Anderson & McMaster	\$917 30	
W. H. C. Millard, registration fees	10 80	
" selection jurors	4 00	
" revision voters' list	13 28	
Ontario Railway Board	35 00	
J. W. Routtan, selection jurors	4 00	
C. Lovejoy, "	4 00	
J. W. Routtan, Court of Revision	2 00	
	\$990 38	
Police Protection		1,091 35
F. Daniels, salary	\$385 00	
J. Ford "	579 00	
Ontario Tailoring Co., uniforms	105 00	
Can. Rubber Co., rubber coat	5 95	
T. Eaton Co., fur cap	9 00	
A. A. Allen & Co., police cap	3 15	
F. Daniels, car tickets	2 25	
W. Waites, special constable	2 00	
	\$1,091 35	
Printing, Stationery and Postage		924 53
Times and Guide, stationery, printing and advertising..	\$368 86	
Grand & Toy, stationery	35 85	
Municipal World, subscription forms	32 29	
Ellis Adding Machine, paper	1 80	
Copeland-Chatterson, arrears tax register	70 44	
Mimico and North Toronto Advertiser, advertising	10 50	
F. R. Longstaff, typing report	10 00	
" postage and car fare	10 00	
Lakeside Press, tax forms	7 25	
S. R. Hart & Co., assessment and collection rolls	52 50	
T. H. Wills, typing report	15 00	
Municipal Intelligence Bureau, municipal car books.....	100 00	
Merchants Bank, exchange	1 57	
T. Douglas, express on stationery	50	
J. Routtan, postage, assessment notices	20 00	
W. H. C. Millard, sundries	2 47	
" postage	97 00	
A. E. Campbell, cartage, stationery	50	
McLean Pub. Co., subscription <i>Financial Post</i>	3 00	
Carswell Co., cheques	18 00	
Franklin Press, printing debentures	47 50	
<i>Evening Telegram</i> , advertising, Court of Revision.....	7 00	
J. H. Whitelaw, rent, P.O. Box	2 50	
E. Cay, typing report	10 00	
	\$924 53	
Road Machinery and Stable		1,054 08
I. W. Smith & Co., plow and scraper	\$37 00	
D. P. Gourley, building stable	850 00	
J. W. Elliott, lumber stable	14 24	
Ontario Lime Co., cement stable	23 24	
J. H. Doughty, sewer connection stable	97 50	
Waterworks Department, supplies stable	13 82	
Can. General Electric, supplies stable	18 28	
	\$1,054 08	
Road Maintenance		5,182 32
A. Craib, road commissioner	\$994 50	
J. Harrison, salary	458 00	
J. Gaunt, wages	106 25	
W. T. Waites, wages	506 40	

T. Rogers, wages	\$110 49
J. Douglas, wages	65 10
C. Treble, wages	207 07
W. Hainge, wages	17 50
O. Connor, wages	22 75
A. Chambers, wages	66 90
J. Rettie, wages	54 25
D. Smith, wages	178 13
J. Dunn, Sr., wages	83 60
H. Micpuck, wages	29 20
T. Sochon, wages	29 20
J. Morrow, wages	20 00
A. Hornsby, wages	2 00
Elliott Lumber Co., lumber	226 06
Grand Trunk Railway, freight, stone and cinders	277 98
R. N. Boxer Co., Ltd., cinders	31 10
A. S. White, blacksmith	136 70
Imperial Oil Co., Ltd., car rental	6 00
Reveley & Son, supplies	75 96
T. H. Dunn, rubber boots	15 00
J. H. Doughty, electrical supplies	3 98
E. Sandford, hay	88 55
" hire of horse	47 00
Wm. Andrew, horse feed	130 93
R. S. Soanes, map	10 00
J. O'Connor, ploughing and grading	296 53
J. Dunn, teaming and coal	66 55
Crushed Stone, Ltd., stone	56 07
Aikenhead Hardware Co., tools and supplies	27 20
Waterworks Department	5 00
Robt. Herod, repairs, sewer	7 75
J. Collins, teaming	13 60
W. Waites, car fares	4 30
T. Eaton Co., sundry supplies	42 55
A. Craib, sundries	2 70
P. Dyer, hire of horse	2 00
M. Watson, harness repairs	17 70
T. Lowes, surveying for grades	25 00
Pedlar People, Ltd., galvanized culverts	213 00
Township Etobicoke, payment on bridge debenture	175 00
J. Slater, repairs	1 75
W. H. C. Millard, sundries	4 50
Massey-Harris Co., Ltd., knife	3 92
V. Vicario, glass	1 25
Rice, Lewis Co., Ltd., shovels	3 80
W. Blake, hire of horses	17 50
Jno. Maloney, stone	79 65
Dominion Sewer Pipe Co., sewer pipe	40 50
E. Sandford, teaming	72 40
J. Collins, hire of horse	1 50
	\$5,182 32

Salaries and Allowances	3,330 88
W. H. C. Millard, Clerk, salary	\$1,399 92
E. R. Longstaff, Treasurer, salary	549 96
" allowance for tax collection	400 00
H. B. Wills, Auditor	125 00
A. Montgomery, Auditor	125 00
J. W. Ruttan, Assessor	250 00
J. Ford, percentage poll tax collections	110 00
C. Lovejoy, honorarium	50 00
E. Priestly, Deputy Returning Officer.	10 00
W. J. McDonald " " "	15 00
E. J. Appleton " " "	5 00
C. Treble, poll clerk	7 56
W. J. Larkin, poll clerk	5 00
H. Savill, poll clerk	2 50

Jas. Gott, election constable	\$4 00	
Board of Health, Dr. J. R. Serson	100 00	
R. C. Barrett, bandmaster	104 00	
E. Calvert, bandmaster	68 00	
	\$3,330 88	
Street Lighting		815 00
Hydro-Electric Commission	\$815 00	
	\$815 00	
School Purposes		16,405 28
School Board, on school rates	\$15,993 93	
F. Daniels, truant officer	30 00	
Merchants Bank, interest on notes	381 35	
	\$16,405 28	
Sewer System Operation		6,642 59
Town of Mimico, maintenance	\$2,582 75	
" proportion of debenture	3,632 45	
Hydro-Electric System, power	222 02	
W. Betney, pumping	8 25	
J. H. Doughty, changing connections	140 55	
Jones & Moore, brushes for motor	1 60	
Geo. Kennedy, repairs	37 20	
Dominion Sewer Co., Ltd., pipe	9 98	
W. T. Waites, cleaning 9th Street sewer	2 40	
E. Calvert, repairs	5 39	
	\$6,642 59	
Sewer Construction		12,743 08
Merchants Bank, interest on loans	\$4,255 80	
R. C. Huffman, sewer construction	5,268 77	
Turbine Equipment Co., oil and grease	38 55	
T. Lowes, engineering fees	448 83	
Geo. Quinn, rods	5 00	
J. H. Doughty, material and labor	78 47	
A. A. Scully & Co., fuses	3 00	
Waterworks Department, supplies	50 80	
Dom. Sewer Pipe Co., sewer pipe	180 56	
Anderson & McMaster, legal fees	125 00	
Turbine Equipment Co., sewerage pumps	2 000 00	
Dominion Sewer Pipe Co., pipes	288 30	
	\$12,743 08	
Goodyear—Watermain and Storm Sewer Construction.....		1,774 80
R. C. Huffman, storm sewer	\$1,239 35	
Bryant Press, printing debentures	48 00	
Merchants Bank, interest on loan	487 45	
	\$1,774 80	
Debentures Redeemed		5,480 60
Debenture By-law 137	\$716 98	
" " 133	1,165 00	
" " 120	287 07	
" " 119	1,020 49	
" " 101	321 68	
" " 125	378 68	
Township Etobicoke, school debenture	886 72	
Sewer debenture	352 62	
Debenture By-law 24	351 36	
	\$5,480 60	

Debenture Coupons Redeemed		\$6,177 60
Debenture By-law 137 Coupons	\$1,375 04	
" " 133 "	825 00	
" " 120 "	197 93	
" " 119 "	1,286 72	
" " 125 "	1,410 26	
Township Etobicoke, school debenture coupons	557 65	
Sewer Debenture Coupons	525 00	
		\$6,177 60

Miscellaneous		3,355 36
Merchants Bank, interest, discount and exchange	984 67	
Township Etobicoke, interest past due payments	18 90	
Toronto and Hamilton Highway, interest charges	188 00	
G. T. Ry., maintenance commercial railway siding	690 69	
T. Lowes, private service connection	37 50	
Toronto City Estate, refund taxes	8 69	
Mrs. E. Reed, rent of town hall	430 00	
Jas. Dunn, coal	124 55	
Brown's Brass Mills, coal	57 80	
Edith E. Shaw, honor roll	75 00	
Bell Telephone Co., phones	201 64	
Waterworks Department, water	12 00	
McKewie & Co., frame for honor roll	12 50	
Ontario Municipal Association, membership fees	5 00	
Cranston Novelty Co., dog tags	5 31	
Union Stock Yards, manure	43 99	
J. Doughty, water connection	108 00	
T. Eaton Co., Ltd., baseball cup	25 00	
W. H. C. Millard, travelling	5 50	
D. P. Gourlie, alterations town hall	221 62	
J. Barnham, decorating town hall	75 00	
Dominion Canada Guarantee Co., bond for treasurer.....	12 00	
Maryland Casualty Co., bond for tax collector	12 00	
		\$3,355 36

County Treasurer		12,519 41
County rate levy for year 1918	\$12,519 41	
		\$12,519 41
		\$173,094 64
Bank overdraft, 1st January, 1918		23 23
Cash on hand, 31st December, 1918		25 89
		\$173,143 76

TOWN OF NEW TORONTO

COUNTY TREASURER'S LIST OF NON-RESIDENT TAXES UNPAID, 31ST DECEMBER, 1919.

PLAN M 362.			
L.F.	Lots.	Year.	Taxes.
26	21	1918	\$20 84
29	54 (N. 25 ft.)	1918	11 45
30	67	1918	16 28
31	71	1918	16 28
35	111	1918	18 31
35	114	1918	18 31
36	124	1918	18 31
36	127 (N. 25 ft.)	1918	9 16
37	132	1918	16 28
38	140 (S. 25 ft.)	1917	8 40
38	140 (N. 25 ft.)	1915-6-7-8	24 74
	159 (S. 25 ft.)	1915-6-7-8	27 58
38	145	1918	16 28
38	147	1918	16 28
38	148 (N. 25 ft.)	1918	8 14

PLAN 1043.			
L.F.	Lots.	Year.	Taxes.
65	339	1918	\$19 79
65	340	1918	19 78
65	341 (N. 25 ft.)	1917	9 59
65	342	1918	19 78
65	384	1918	28 44
65	385	1918	28 43
	N. 16 ft. 8 in. 387 C. 16 ft. 8 in. 387 S. 16 ft. 8 in. 387		
66	.....	1916	103 88
	N. 16 ft. 8 in. 388 C. 16 ft. 8 in. 388 S. 16 ft. 8 in. 388		
66	389	1916-7	53 02
66	390 (N. 44 ft. 6 in.)	1916-7	47 37
66	391	1916-7	53 02
66	393	1916	63 12
66	403	1916	23 74
66	405	1918	28 43
66	406 to 409	1916-7	212 59
67	493 (S. 31 ft. 6 in.)	1916	26 80
68	504	1918	25 38
69	531	1917	27 74
69	535 (N. 34 ft.)	1914-5	33 44
69	536 (S. 50 ft.)	1918	16 28
72	592	1918	27 96
72	593	1917	26 43

PLAN 1054.

86	20	1916	22 00
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PLAN 1101.

L.F.	Lots.	Block.	Year.	Taxes.
108	1	11	1917-8	103 44
108	2	11	1917-8	33 10
108	3	11	1917-8	33 10
108	38	11	1917-8	33 10
108	39	11	1917-8	33 09
108	40	11	1917-8	103 44
108	5	13	1918	16 28
108	6	13	1918	16 28
108	7 (S. 38 ft. 6 in.)	13	1918	12 21
108	34 (S. 38 ft. 6 in.)	13	1918	12 21
108	35	13	1918	16 28
108	36	13	1918	16 28
108	5	14	1918	16 28
108	6	14	1918	16 28
108	7 (S. 38 ft. 6 in.)	14	1918	12 21
108	34 (S. 38 ft. 6 in.)	14	1918	12 21
108	35	14	1918	16 28
108	36	14	1918	16 28
108	5	15	1918	16 28
109	6	15	1918	16 28
109	7 (S. 38 ft. 6 in.)	15	1918	12 21
109	C (N. 38 ft. 6 in. of S. 413 ft. 6 in.)	15	1918	2 03
109	C (N. 100 ft. of S. 375 ft.) ..	15	1918	4 08
109	6	16	1916-7	48 62
109	12 (N. 25 ft.)	16	1916-7-8	37 59
109	13 (S. 25 ft.)	16	1918	13 27
109	14	16	1916	20 65
110	10	18	1916-7-8	54 56
110	15	18	1916	14 65
110	16	18	1916	14 65

L.F.	Lots.	Block.	Year.	Taxes.
110	17	18	1916	\$14 65
110	18	18	1916	14 65
107	2	27	1918	47 50
107	3 (N. 50 ft.)	27	1918	23 77
107	3 (S. 50 ft.)	27	1918	23 77
106	5 (N. 50 ft.)	27	1918	23 77
106	5 (S. 50 ft.)	27	1918	23 77
106	6	27	1918	47 50
106	7	27	1918	47 50
106	9	27	1918	46 24
106	10	27	1918	46 24
106	11	27	1918	46 24
107	13 to 17	27	1918	203 50
107	19 (S. 50 ft.)	27	1918	20 36

PLAN 1456.

115	8	—	1917-8	52 39
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PLAN 1469.

L.F.	Lots.	Year.	Taxes.
121	9 (S. 32 ft.)	1917	14 60

PLAN 1478.

129	5	1918	49 12
129	11	1918	47 74
129	12	1918	47 34
129	13	1918	37 00
129	15	1917	24 36
129	16	1917	24 37
130	25	1916	19 66
130	37	1916-7-8	68 15
130	38	1918	26 33
131	49	1918	23 39
131	56	1916	15 90
131	57 (S. 25 ft.)	1918	13 17
134	93	1917	31 16 Jan. 12, 1920.
135	94	1917-8	76 15
135	98	1918	48 32
135	105, 106	1917-8	189 24
135	587 (Rear) (Should be Plan 1043.)	1914	1 54

PLAN 1551.

139	6	1917	24 04
139	8 (S. 25 ft.)	1917	12 02 Feb. 21, 1920.

PLAN 1592.

145	8, 9	1917	84 09
145	19	1917-8	96 55
145	20	1917-8	96 55
146	27 (E. 40 ft.)	1918	24 42
146	61	1918	20 36
146	62	1918	20 36
147	105	1918	20 36
147	106	1918	20 36
147	113	1918	20 36
147	114	1918	20 36
148	125	1918	27 59
148	131	1917	21 02
148	133, 134	1917	97 25
154	135	1918	27 59
148	166 (N. 25 ft.)	1918	11 89
148	184	1917	21 02

L.F.	Lots.	Year.	Taxes.
150	271	1917-8	\$42 85 Feb. 13, 1920.
150	282 (N. 25 ft.)	1917	12 38
150	290	1917	24 77
150	291	1917	24 78
151	295 (S. 25 ft.)	1918	11 89
151	296 (N. 25 ft.)	1918	11 89
151	296 (S. 25 ft.)	1918	11 89
150	274	1917	38 52 Feb. 21, 1920.

L.F.	Lots.	Block.	Year.	Taxes.
151	297	..	1918	23 77
151	298	..	1918	23 77
151	308	..	1918	21 83
151	340 (S. 25 ft.)	..	1918	10 18
151	343 (N. 25 ft.)	..	1918	10 18
151	366 (S. 25 ft.)	..	1918	10 18
152	384	..	1916 and 1918	34 13
152	385	..	1916 and 1918	34 13 Mar. 2, 1920.
155	406 (S. 25 ft.)	..	1917-8	29 22
155	406 (N. 25 ft.)	..	1917-8	29 22
155	415	..	1918	31 73
155	416	..	1918	31 73
155	417	..	1918	31 73
155	418	..	1918	31 73
154	427	..	1916	21 46

PLAN 1783.

165	6	..	1918	35 40
165	7	..	1918	48 55
165	8	..	1918	48 55
166	15	..	1918	15 88
168	37	..	1917	16 69
168	43	..	1917-8	58 24
169	47	..	1918	30 92
169	48	..	1918	28 50

PLAN 1804.

180	2, 3, 4	..	1916-7-8	71 44
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PLAN 1849.

185	5	17	1916	20 50
185	7 (S. 25 ft.)	17	1916-7-8	37 59
185	7 (N. 25 ft.)	17	1916-7-8	37 59
185	10 (N. 25 ft.)	17	1916-7	24 32
186	12 (S. 25 ft.)	17	1916	10 34
186	15	17	1917-8	54 49
186	16 (N. 25 ft.)	17	1917-8	27 24
186	17	17	1916	20 65
186	21	17	1916	14 65
186	22	17	1916	14 65
187	23	17	1916	14 65
187	24	17	1916	14 65
187	25	17	1916-7-8	58 70
187	32 (S. 25 ft.)	17	1918	10 79
187	32 (N. 25 ft.)	..	1917	11 22

(Amended description states this should be the
S. 25 ft. for 1917.)

	5,322 61
Add cheque in transit from County Treasurer	5,197 09
	<u>\$10,519 70</u>

TOWN OF NEW TORONTO
Summary of Debenture Lists, 31st December, 1919

By-Law No.	Schools	Sewers	Sidewalk	Hydro	Water	Special	Total
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
14 Hydro Electric.....				7,180 96	.....	.....	7,180 96
24 Local Improvement.....		1,217 45	.....	.....	.....	.....	1,217 45
36 Waterworks Construction.....					24,235 77	.....	24,235 77
36					23,217 41	.....	23,217 41
101 Fire Protection Equipment.....						3,053 87	3,053 87
102 Waterworks Extension.....							23,993 27
119 Waterworks Construction.....							19,343 12
120 Local Improvements.....			2,707 45	.....	.....	.....	2,707 45
125 Sewer Construction, Trunk Sewer and Pumping.....		24,862 87	.....	.....	.....	.....	24,862 87
137 School Building.....	23,526 60	.....	.....	.....	.....	.....	23,526 60
133 Incinerator Plant.....							12,605 90
161 Extension Waterworks System.....							48,697 17
174 Sewer and Watermain 66-year Tire Co.....						29,184 46	29,184 46
213 Local Improvements.....		26,514 28	.....	.....	.....	.....	26,514 28
235		10,370 51	.....	.....	.....	.....	10,370 51
242							13,886 96
249							2,013 16
250		1,342 11	.....	.....	.....	.....	1,342 11
251B Waterworks Extension.....							11,673 79
252							22,374 75
268 Sewer System Construction.....		53,657 47	.....	.....	.....	.....	53,657 47
260 Waterworks Construction.....							51,000 00
Not Listed in Register.....							
Sewerage Disposal Plant.....		7,281 10	.....	.....	.....	.....	7,281 10
Township, Etobicoke School.....	9,335 23	.....	.....	.....	.....	.....	9,335 23
	32,861 83	125,245 79	2,707 45	7,180 96	240,435 40	44,824 23	453,255 66

TOWN OF NEW TORONTO.

LIST OF DEBENTURES AS AT 31ST DECEMBER, 1919.

By-law No. 24.—Local Improvement.

Year.	Debenture Payment.	Coupon Payment.	Total.
1914.....	\$196 20	\$155 16	\$351 36
1915.....	207 97	143 39	351 36
1916.....	220 45	130 91	351 36
1917.....	233 67	117 68	351 35
1918.....	247 70	103 66	351 36
1919.....	262 56	88 80	351 36
Total paid	\$1,368 55	\$739 60	\$2,108 15
1920.....	\$278 31	\$73 05	\$351 36
1921.....	295 01	56 35	351 36
1922.....	312 71	38 65	351 36
1923.....	331 42	19 89	351 31
Total	\$2,586 00	\$927 54	\$3,513 54
Principal indebtedness to balance sheet			\$1,217 45

By-law No. 14.—Hydro-Electric.

Year.	Debenture Payment.	Coupon Payment.	Total.
1914.....	\$120 42	\$399 99	\$520 41
1915.....	126 43	393 97	520 40
1916.....	132 75	387 65	520 40
1917.....	139 39	381 01	520 40
1918.....	146 36	374 04	520 40
1919.....	153 69	366 72	520 41
Total paid	\$819 04	\$2,303 38	\$3,122 42
1920.....	\$161 37	\$359 04	\$520 41
1921.....	169 43	350 97	520 40
1922.....	177 90	342 50	520 40
1923.....	186 70	333 60	520 30
1924.....	196 15	324 26	520 41
1925.....	205 99	314 46	520 45
1926.....	216 25	304 16	520 41
1927.....	227 05	293 35	520 40
1928.....	238 41	282 00	520 41
1929.....	250 33	270 08	520 41
1930.....	262 85	257 56	520 41
1931.....	275 99	244 42	520 41
1932.....	289 79	230 62	520 41
1933.....	304 25	216 13	520 38
1934.....	319 49	200 92	520 41
1935.....	335 46	184 95	520 41
1936.....	352 24	168 18	520 42
1937.....	369 85	150 57	520 42
1938.....	388 34	132 08	520 42
1939.....	407 76	112 66	520 42
1940.....	428 15	92 27	520 42
1941.....	449 55	70 86	520 41
1942.....	472 03	48 38	520 41
1943.....	495 63	24 78	520 41
Total	\$8,000 00	\$7,612 18	\$15,612 18
Principal indebtedness to balance sheet.....			\$7,180 96

By-law No. 36.—Waterworks Construction.

Year.	Debenture Payment.	Coupon Payment.	Total.
1914.....	\$406 39	\$1,349 86	\$1,756 25
1915.....	426 70	1,329 56	1,756 26
1916.....	448 06	1,308 23	1,756 29
1917.....	470 45	1,285 83	1,756 28
1918.....	493 96	1,262 31	1,756 27
1919.....	518 66	1,237 62	1,756 28
Total paid	\$2,764 22	\$7,773 41	\$10,537 63
1920.....	\$544 61	\$1,211 69	\$1,756 30
1921.....	571 82	1,184 46	1,756 28
1922.....	500 00	1,155 87	1,756 30
1922.....	100 43		
1923.....	500 00	1,125 85	1,756 30
1923.....	130 45		
1924.....	500 00	1,094 33	1,756 29
1924.....	161 96		
1925.....	500 00	1,061 24	1,756 30
1925.....	195 06		
1926.....	500 00	1,026 49	1,756 31
1926.....	229 82		
1927.....	500 00	990 00	1,756 30
1927.....	266 30		
1928.....	500 00	951 69	1,756 32
1928.....	304 63		
1929.....	500 00		
1929.....	344 85	911 46	1,756 31
1930.....	500 00		
1930.....	387 09	869 22	1,756 31
1931.....	500 00		
1931.....	431 45	824 87	1,756 32
1932.....	500 00		
1932.....	478 03	778 30	1,756 33
1933.....	500 00	729 40	1,756 33
	526 93		
1934.....	500 00	678 04	1,756 31
	578 27		
1935.....	500 00	624 15	1,756 33
	500 00		
	132 18		
1936.....	500 00	567 55	1,756 34
	500 00		
	188 79		
1937.....	500 00	508 12	1,756 35
	500 00		
	248 23		
1938.....	500 00	445 71	1,756 36
	500 00		
	310 65		
1939.....	500 00	380 18	1,756 35
	500 00		
	376 17		
1940.....	500 00	311 38	1,756 36
	500 00		
	444 98		
1941.....	500 00	239 14	1,756 37
	500 00		
	517 23		
1942.....	500 00	163 28	1,756 37
	500 00		
	593 09		
1943.....	500 00	83 63	1,756 38
	500 00		
	500 00		
	172 75		
Total	\$26,999 99	\$25,689 46	\$52,689 45
Principal indebtedness to balance sheet			\$24,235 77

By-law No. 56.—Waterworks Construction.

Year.	Debenture Payment.	Coupon Payment.	Total.
1915.....	\$316 22	\$1,500 00	\$1,816 22
1916.....	335 20	1,481 03	1,816 23
1917.....	355 31	1,460 92	1,816 23
1918.....	376 63	1,439 60	1,816 23
1919.....	399 23	1,417 00	1,816 23
Total paid	\$1,782 59	\$7,298 55	\$9,081 14
1920.....	\$423 18	\$1,393 04	\$1,816 22
1921.....	448 57	1,367 65	1,816 22
1922.....	475 48	1,340 74	1,816 22
1923.....	504 01	1,312 21	1,816 22
1924.....	534 25	1,281 97	1,816 22
1925.....	566 31	1,249 92	1,816 23
1926.....	600 29	1,215 94	1,816 23
1927.....	636 30	1,179 92	1,816 22
1928.....	674 48	1,141 74	1,816 22
1929.....	714 95	1,101 27	1,816 22
1930.....	757 85	1,058 37	1,816 22
1931.....	803 32	1,012 90	1,816 22
1932.....	851 52	964 70	1,816 22
1933.....	902 61	913 61	1,816 22
1934.....	956 77	859 45	1,816 22
1935.....	1,014 17	802 04	1,816 21
1936.....	1,075 02	741 19	1,816 21
1937.....	1,000 00	676 69	1,816 21
	139 52		
1938.....	1,000 00	608 32	1,816 21
	207 89		
1939.....	1,000 00	535 85	1,816 21
	280 36		
1940.....	1,000 00	459 03	1,816 21
	357 18		
1941.....	1,000 00	377 60	1,816 21
	438 61		
1942.....	1,000 00	291 29	1,816 22
	524 93		
1943.....	1,000 00	199 79	1,816 22
	616 43		
1944.....	1,000 00	102 80	1,816 21
	713 41		
Total	\$25,000 00	\$29,486 58	\$54,486 58
Principal indebtedness to balance sheet			\$23,217 41

By-law No. 101.—Fire Protection Equipment.

Year.	Debenture Payment.	Coupon Payment.	Total.
1917.....	\$303 47	\$240 00	\$543 47
1918.....	321 68	221 79	543 47
1919.....	340 98	202 49	543 47
Total paid	\$966 13	\$664 28	\$1,630 41
1920.....	\$361 44	\$182 03	\$543 47
1921.....	383 13	160 35	543 48
1922.....	406 11	137 36	543 47
1923.....	430 48	112 99	543 47
1924.....	456 31	87 16	543 47
1925.....	483 69	59 78	543 47
1926.....	512 71	30 76	543 47
Total	\$4,000 00	\$1,434 71	\$5,434 71
Principal indebtedness to balance sheet.....			\$3,033 87

By-law No. 102.—Waterworks Extension.

Year.	Debenture Payment.	Coupon Payment.	Total.
1917.....	\$316 22	\$1,500 00	\$1,816 22
1918.....	335 20	1,481 03	1,816 23
1919.....	355 31	1,460 92	1,816 23
Total paid	\$1,006 73	\$4,441 95	\$5,448 68
1920.....	\$376 63	\$1,439 59	\$1,816 22
1921.....	399 23	1,416 99	1,816 22
1922.....	423 18	1,393 04	1,816 22
1923.....	448 57	1,367 65	1,816 22
1924.....	475 48	1,340 73	1,816 21
1925.....	504 01	1,312 20	1,816 21
1926.....	534 25	1,281 95	1,816 20
1927.....	566 31	1,249 90	1,816 21
1928.....	600 29	1,215 92	1,816 21
1929.....	636 30	1,179 90	1,816 20
1930.....	674 48	1,141 73	1,816 21
1931.....	714 95	1,101 26	1,816 21
1932.....	757 85	1,058 36	1,816 21
1933.....	803 32	1,012 89	1,816 21
1934.....	851 52	964 69	1,816 21
1935.....	902 61	913 60	1,816 21
1936.....	956 77	859 44	1,816 21
1937.....	1,014 17	802 03	1,816 20
1938.....	1,075 02	741 18	1,816 20
1939.....	1,139 52	676 68	1,816 20
1940.....	1,207 89	608 31	1,816 20
1941.....	1,280 36	535 84	1,816 20
1942.....	1,357 18	459 02	1,816 20
1943.....	1,438 61	377 59	1,816 20
1944.....	1,524 93	291 28	1,816 21
1945.....	1,616 43	199 78	1,816 21
1946.....	1,713 41	102 80	1,816 21
Total	\$25,000 00	\$29,486 30	\$54,486 30
Principal indebtedness to balance sheet.....			\$23,993 27

By-law No. 119.—Construction of Watermains Under Local Improvements.

Year.	Debenture Payment.	Coupon Payment.	Total.
1917.....	\$962 69	\$1,344 48	\$2,307 17
1918.....	1,020 49	1,286 72	2,307 21
1919.....	1,081 70	1,225 49	2,307 19
Total paid	\$3,064 88	\$3,856 69	\$6,921 57
1920.....	\$1,146 62	\$1,160 59	\$2,307 21
1921.....	1,215 41	1,091 80	2,307 21
1922.....	1,288 33	1,018 88	2,307 21
1923.....	1,365 60	941 58	2,307 18
1924.....	1,447 56	859 63	2,307 19
1925.....	1,534 41	772 78	2,307 19
1926.....	1,626 47	680 71	2,307 18
1927.....	1,724 06	583 13	2,307 19
1928.....	1,827 54	479 68	2,307 22
1929.....	1,937 16	370 03	2,307 19
1930.....	2,053 38	253 79	2,307 17
1931.....	2,176 58	130 59	2,307 17
Total	\$22,408 00	\$12,199 88	\$34,607 88
Principal indebtedness to balance sheet.....			\$19,343 12

By-law No. 120.—Local Improvements.

Year.	Debenture Payment.	Coupon Payment.	Total.
1917.....	\$270 83	\$214 18	\$485 01
1918.....	287 07	197 93	485 00
1919.....	304 29	180 71	485 00
Total paid	\$862 19	\$592 82	\$1,455 01
1920.....	\$322 54	\$162 45	\$484 99
1921.....	341 92	143 10	485 02
1922.....	362 43	122 59	485 02
1923.....	384 16	100 84	485 00
1924.....	407 22	77 79	485 01
1925.....	431 64	53 35	484 99
1926.....	457 54	27 45	484 99
Total	\$3,569 64	\$1,280 39	\$4,850 03
Principal indebtedness to balance sheet.....			\$2,707 45

By-law No. 125.—Sewer Construction.—Truck Sewers and Pumping Station.

Year.	Debenture Payment.	Coupon Payment.	Total.
1917.....	\$358 94	\$1,430 00	\$1,788 94
1918.....	378 68	1,410 26	1,788 94
1919.....	399 51	1,389 43	1,788 94
Total paid	\$1,137 13	\$4,229 69	\$5,366 82
1920.....	\$421 48	\$1,367 46	\$1,788 94
1921.....	444 66	1,344 28	1,788 94
1922.....	469 12	1,319 84	1,788 96
1923.....	494 92	1,294 04	1,788 96
1924.....	522 14	1,266 81	1,788 95
1925.....	550 86	1,238 09	1,788 95
1926.....	581 16	1,207 79	1,788 95
1927.....	613 12	1,175 83	1,788 95
1928.....	646 84	1,142 10	1,788 94
1929.....	682 42	1,106 52	1,788 94
1930.....	719 95	1,068 99	1,788 94
1931.....	759 55	1,029 39	1,788 94
1932.....	801 33	987 62	1,788 95
1933.....	845 40	943 55	1,788 95
1934.....	891 90	897 05	1,788 95
1935.....	940 95	848 00	1,788 95
1936.....	992 70	796 25	1,788 95
1937.....	1,047 30	741 65	1,788 95
1938.....	1,104 90	684 05	1,788 95
1939.....	1,165 67	623 29	1,788 96
1940.....	1,229 79	659 17	1,788 96
1941.....	1,297 42	491 53	1,788 95
1942.....	1,368 78	420 17	1,788 95
1943.....	1,444 06	344 89	1,788 95
1944.....	1,523 49	265 46	1,788 95
1945.....	1,607 28	181 66	1,788 94
1946.....	1,695 68	93 26	1,788 94
Total	\$26,000 00	\$27,668 43	\$53,668 43
Principal indebtedness to balance sheet			\$24,862 87

By-law No. 137.—School Buildings.

Year.	Debenture Payment.	Coupon Payment.	Total.
1918.....	\$716 98	\$1,375 00	\$2,091 98
1919.....	756 42	1,335 57	2,091 99
Total paid	\$1,473 40	\$2,710 57	\$4,183 97
1920.....	\$798 02	\$1,293 97	\$2,091 99
1921.....	841 91	1,250 08	2,091 99
1922.....	888 22	1,203 78	2,092 00
1923.....	937 07	1,154 93	2,092 00
1924.....	988 60	1,103 39	2,091 99
1925.....	1,042 98	1,049 02	2,092 00
1926.....	1,100 35	991 66	2,092 01
1927.....	1,160 87	931 14	2,092 01
1928.....	1,224 71	867 29	2,092 00
1929.....	1,292 07	799 94	2,092 01
1930.....	1,363 14	728 88	2,092 02
1931.....	1,438 10	653 90	2,092 00
1932.....	1,517 20	574 80	2,092 00
1933.....	1,600 65	491 35	2,092 00
1934.....	1,688 68	403 31	2,091 99
1935.....	1,781 56	310 43	2,091 99
1936.....	1,879 55	212 44	2,091 99
1937.....	1,982 92	109 06	2,091 98
Total	\$25,000 00	\$16,839 94	\$41,839 94

Principal indebtedness to balance sheet \$23,526 60

By-law No. 133.—Incinerator Plant.

Year.	Debenture. Payment.	Coupon Payment.	Total.
1918.....	\$1,165 00	\$825 00	\$1,990 00
1919.....	1,229 10	760 93	1,990 03
Total paid	\$2,394 10	\$1,585 93	\$3,980 03
1920.....	\$1,296 71	\$693 33	\$1,990 04
1921.....	1,368 01	622 01	1,990 02
1922.....	1,443 26	546 76	1,990 02
1923.....	1,522 63	467 38	1,990 01
1924.....	1,606 37	383 64	1,990 01
1925.....	1,694 72	295 29	1,990 01
1926.....	1,787 93	202 08	1,990 01
1927.....	1,886 27	103 75	1,990 02
Total	\$15,000 00	\$4,900 17	\$19,900 17

Principal indebtedness to balance sheet \$12 605 90

By-law No. 161.—Extension to Waterworks System.

Year.	Debenture. Payment.	Coupon Payment.	Total.
1918.....	\$632 44	\$2,999 94	\$3,632 38
1919.....	670 40	2,961 99	3,632 39
Total paid	\$1,302 84	\$5,961 93	\$7,264 77
1920.....	\$710 62	\$2,921 77	\$3,632 39
1921.....	753 26	2,879 13	3,632 39
1922.....	798 46	2,833 93	3,632 39
1923.....	846 36	2,786 02	3,632 38
1924.....	897 14	2,735 24	3,632 38
1925.....	950 96	2,681 41	3,632 37

Year.	Debenture. Payment.	Coupon Payment.	Total.
1926.....	\$1,008 03	\$2,624 35	\$3,632 37
1927.....	1,068 50	2,563 87	3,632 37
1928.....	1,132 62	2,499 76	3,632 38
1929.....	1,200 58	2,431 80	3,632 38
1930.....	1,272 60	2,359 77	3,632 37
1931.....	1,348 97	2,283 41	3,632 38
1932.....	1,429 90	2,202 47	3,632 37
1933.....	1,515 70	2,116 68	3,632 39
1934.....	1,606 64	2,025 69	3,632 33
1935.....	1,703 04	1,929 29	3,632 33
1936.....	1,805 22	1,827 11	3,632 33
1937.....	1,913 54	1,718 80	3,632 34
1938.....	2,028 34	1,603 99	3,632 33
1939.....	2,150 04	1,482 29	3,632 33
1940.....	2,279 04	1,353 29	3,632 33
1941.....	2,415 78	1,216 55	3,632 33
1942.....	2,560 72	1,071 60	3,632 32
1943.....	2,714 36	917 96	3,632 32
1944.....	2,877 22	755 10	3,632 32
1945.....	3,049 86	582 57	3,632 43
1946.....	3,232 86	399 58	3,632 44
1947.....	3,426 82	205 61	3,632 43
Total	\$50,000 01	\$58,970 97	\$108,970 98

Principal indebtedness to balance sheet..... \$48,697 17

By-law No. 174.—Sewer and Watermain, Goodyear Tire Co.

Year.	Debenture Payment.	Coupon Payment.	Total.
Total paid.			
1919.....	\$815 54	\$1,799 10	\$2,614 64
1920.....	\$864 47	\$1,751 07	\$2,615 54
1921.....	916 34	1,699 20	2,615 54
1922.....	971 32	1,644 22	2,615 54
1923.....	1,029 60	1,585 93	2,615 53
1924.....	1,091 39	1,524 15	2,615 54
1925.....	1,156 85	1,458 67	2,615 52
1926.....	1,226 27	1,389 25	2,615 52
1927.....	1,299 84	1,315 67	2,615 51
1928.....	1,377 83	1,237 68	2,615 51
1929.....	1,460 50	1,155 02	2,615 52
1930.....	1,548 13	1,067 39	2,615 52
1931.....	1,641 02	974 51	2,615 53
1932.....	1,739 48	876 05	2,615 53
1933.....	1,843 85	771 68	2,615 53
1934.....	1,954 48	661 05	2,615 53
1935.....	2,071 75	543 78	2,615 53
1936.....	2,196 05	419 48	2,615 53
1937.....	2,327 80	287 72	2,615 52
1938.....	2,467 49	148 05	2,615 54
Total	\$30,000 00	\$22,309 67	\$52,309 67

Principal indebtedness to balance sheet \$29,184 46

By-law No. 213.—Local Improvements.

Year.	Debenture. Payment.	Coupon Payment.	Total.
Total paid.			
1919.....	\$1,143 74	\$1,797 81	\$2,941 55
1920.....	\$1,218 08	\$1,723 47	\$2,941 55
1921.....	1,297 25	1,644 29	2,941 54

Year.	Debenture. Payment.	Coupon Payment.	Total.
1922.....	\$1,381 57	\$1,559 97	\$2,941 54
1923.....	1,471 38	1,470 17	2,941 55
1924.....	1,567 02	1,374 53	2,941 55
1925.....	1,668 87	1,272 67	2,941 54
1926.....	1,777 35	1,164 19	2,941 54
1927.....	1,892 88	1,048 66	2,941 54
1928.....	2,015 92	925 62	2,941 54
1929.....	2,146 95	794 59	2,941 54
1930.....	2,286 50	655 04	2,941 54
1931.....	2,435 13	506 42	2,941 55
1932.....	2,593 41	348 14	2,941 55
1933.....	2,761 97	179 57	2,941 54

Total	\$27,658 02	\$16,465 14	\$44,123 16
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Principal indebtedness to balance sheet \$26,514 28

By-law No. 235.—Local Improvements—Sewers.

Year. Total paid.	Debenture Payment.	Coupon Payment.	Total.
1919.....	\$121 47	\$681 98	\$803 45
1920.....	\$129 37	\$674 08	\$803 45
1921.....	137 78	665 67	803 45
1922.....	146 73	656 71	803 44
1923.....	156 27	647 17	803 44
1924.....	166 43	637 01	803 44
1925.....	177 26	626 19	803 45
1926.....	188 77	614 67	803 44
1927.....	201 04	602 40	803 44
1928.....	214 11	589 33	803 44
1929.....	228 02	575 41	803 43
1930.....	242 84	560 59	803 43
1931.....	258 63	544 81	803 44
1932.....	275 44	528 00	803 44
1933.....	293 34	510 10	803 44
1934.....	312 31	491 03	803 34
1935.....	332 71	470 73	803 44
1936.....	354 33	449 10	803 43
1937.....	377 37	426 07	803 44
1938.....	401 90	401 54	803 44
1939.....	428 02	375 42	803 44
1940.....	455 84	347 60	803 44
1941.....	485 47	317 97	803 44
1942.....	517 02	286 41	803 43
1943.....	550 63	252 81	803 44
1944.....	586 42	217 02	803 44
1945.....	624 54	178 99	803 44
1946.....	665 14	138 31	803 45
1947.....	708 37	95 08	803 45
1948.....	754 41	49 04	803 45
Total	\$10,491 98	\$13,611 15	\$24,103 13

Principal indebtedness to balance sheet \$10,370 51

By-law No. 242.—Local Improvements—Watermain.

Year. Total paid.	Debenture Payment.	Coupon Payment.	Total.
1919.....	\$599 03	\$941 59	\$1,540 62
1920.....	\$637 97	\$902 65	\$1,540 62
1921.....	679 44	861 18	1,540 62
1922.....	723 60	817 02	1,540 62
1923.....	770 64	769 99	1,540 63
1924.....	820 73	719 90	1,540 63
1925.....	874 08	666 55	1,540 63
1926.....	930 90	609 73	1,540 63
1927.....	991 41	549 23	1,540 64
1928.....	1,055 85	484 79	1,540 64
1929.....	1,124 48	416 16	1,540 64
1930.....	1,197 57	343 07	1,540 64
1931.....	1,275 40	265 23	1,540 63
1932.....	1,358 30	182 33	1,540 63
1933.....	1,446 59	94 04	1,540 63
Total	\$14,485 99	\$8,623 46	\$23,109 45

Principal indebtedness to balance sheet \$13,886 96

By-law No. 250.—Local Improvement—Sewer, Main Street.

Year. Total paid.	Debenture. Payment.	Coupon Payment.	Total.
1919.....	\$57 89	\$91 01	\$148 90
1920.....	\$61 65	\$87 25	\$148 00
1921.....	65 66	83 24	148 90
1922.....	69 93	78 97	148 90
1923.....	74 47	74 42	148 89
1924.....	79 33	69 58	148 91
1925.....	84 48	64 42	148 90
1926.....	89 97	58 93	148 90
1927.....	95 82	53 08	148 90
1928.....	102 05	46 85	148 90
1929.....	108 68	40 22	148 90
1930.....	115 74	33 16	148 90
1931.....	123 26	25 64	148 90
1932.....	131 27	17 63	148 90
1933.....	139 80	9 09	148 89
Total	\$1,400 00	\$833 49	\$2,233 49

Principal indebtedness to balance sheet \$1,342 11

By-law No. 249.—Local Improvements—Watermain, 8th Street.

Year. Total paid.	Debenture Payment.	Coupon Payment.	Total.
1919.....	\$86 84	\$136 59	\$223 43
1920.....	92 48	130 95	223 43
1921.....	98 50	124 94	223 44
1922.....	104 90	118 54	223 44
1923.....	111 72	111 62	223 34
1924.....	118 98	104 36	223 34
1925.....	126 71	96 63	223 34
1926.....	134 95	88 39	223 34
1927.....	143 72	79 62	223 34
1928.....	153 00	70 28	223 34
1929.....	163 01	60 33	223 34

Year.	Debenture. Payment.	Coupon Payment.	Total.
1930.....	\$173 61	\$49 73	\$223 34
1931.....	184 89	38 45	223 34
1932.....	196 91	26 43	223 34
1933.....	209 72	13 63	223 35

Total \$2,100 00 \$1,250 49 \$3,350 49

Principal indebtedness to balance sheet \$2,013 16

By-law No. 251 B.—Waterworks Extension, series B.

Year. Total paid.	Debenture Payment.	Coupon. Payment.	Total.
1919.....	\$326 21	\$720 00	\$1,046 21
1920.....	\$345 78	\$700 43	\$1,046 21
1921.....	366 54	679 68	1,046 22
1922.....	388 53	657 69	1,046 22
1923.....	411 84	634 38	1,046 22
1924.....	436 55	609 67	1,046 22
1925.....	462 75	583 48	1,046 23
1926.....	490 51	555 71	1,046 22
1927.....	519 94	526 28	1,046 22
1928.....	551 14	495 08	1,046 22
1929.....	584 20	462 01	1,046 21
1930.....	619 25	426 96	1,046 21
1931.....	656 41	389 81	1,046 22
1932.....	695 79	350 43	1,046 22
1933.....	737 54	308 68	1,046 22
1934.....	781 79	264 43	1,046 22
1935.....	828 70	217 52	1,046 22
1936.....	878 42	167 80	1,046 22
1937.....	931 12	115 09	1,046 21
1938.....	986 99	59 22	1,046 21

Total \$12,000 00 \$8,924 35 \$20,924 35

Principal indebtedness to balance sheet \$11,673 79

By-law No. 252.—Waterworks Extension.

Year. Total paid.	Debenture Payment.	Coupon Payment.	Total.
1919.....	\$625 25	\$1,380 00	\$2,005 25
1920.....	\$662 76	\$1,342 49	\$2,005 25
1921.....	702 52	1,302 72	2,005 24
1922.....	744 67	1,260 57	2,005 24
1923.....	789 35	1,215 89	2,005 24
1924.....	836 72	1,168 53	2,005 25
1925.....	886 92	1,118 33	2,005 25
1926.....	940 14	1,065 11	2,005 25
1927.....	996 54	1,008 70	2,005 24
1928.....	1,056 34	948 91	2,005 25
1929.....	1,119 72	885 53	2,005 25
1930.....	1,186 90	818 35	2,005 26
1931.....	1,258 12	747 14	2,005 26
1932.....	1,333 60	671 65	2,005 25
1933.....	1,413 62	591 63	2,005 25
1934.....	1,498 44	506 81	2,005 25
1935.....	1,588 35	416 90	2,005 25
1936.....	1,683 64	321 60	2,005 24
1937.....	1,784 66	220 58	2,005 24
1938.....	1,891 74	113 50	2,005 24

Total \$23,000 00 \$17,104 94 \$40,104 94

Principal indebtedness to balance sheet \$22,374 75

By-law No. 268.—Sewer System Construction.

Year.	Debenture. Payment.	Coupon Payment.	Total.
1920.....	\$911 19	\$3,487 73	\$4,398 92
1921.....	970 40	3,428 50	4,398 90
1922.....	1,033 48	3,365 42	4,298 90
1923.....	1,100 66	3,298 24	4,398 90
1924.....	1,172 20	3,226 70	4,398 90
1925.....	1,248 41	3,150 51	4,398 92
1926.....	1,329 54	3,069 36	4,398 90
1927.....	1,415 96	2,982 94	4,398 90
1928.....	1,508 00	2,890 90	4,398 90
1929.....	1,606 02	2,792 88	4,398 90
1930.....	1,710 41	2,688 49	4,398 90
1931.....	1,821 59	2,577 31	4,398 90
1932.....	1,939 98	2,458 91	4,398 89
1933.....	2,066 09	2,332 81	4,398 90
1934.....	2,200 38	2,198 51	4,398 89
1935.....	2,343 40	2,055 49	4,398 89
1936.....	2,495 73	1,903 17	4,398 90
1937.....	2,657 95	1,740 95	4,398 90
1938.....	2,830 72	1,568 18	4,398 90
1939.....	3,014 72	1,384 18	4,398 90
1940.....	3,210 67	1,188 23	4,398 90
1941.....	3,419 37	979 54	4,398 91
1942.....	3,641 70	757 28	4,398 98
1943.....	3,878 40	520 58	4,398 98
1944.....	4,130 50	268 48	4,398 98
Total.	\$53,657 47	\$56,315 29	\$109,972 76

Principal indebtedness to balance sheet..... \$53,657 47

By-law—Waterworks Construction.

Year.	Debenture Payment.	Coupon Payment.	Total.
1920.....	\$1,386 41	\$3,060 00	\$4,446 41
1921.....	1,469 59	2,976 82	4,446 41
1922.....	1,557 76	2,888 65	4,446 41
1923.....	1,651 25	2,795 19	4,446 44
1924.....	1,750 32	2,696 12	4,446 44
1925.....	1,855 34	2,591 11	4,446 45
1926.....	1,966 63	2,479 79	4,446 42
1927.....	2,084 65	2,361 80	4,446 45
1928.....	2,209 74	2,236 72	4,446 46
1929.....	2,342 32	2,104 13	4,446 45
1930.....	2,482 85	1,963 59	4,446 44
1931.....	2,631 82	1,814 62	4,446 44
1932.....	2,789 74	1,656 71	4,446 45
1933.....	2,957 12	1,489 32	4,446 44
1934.....	3,134 55	1,311 89	4,446 44
1935.....	3,322 62	1,123 81	4,446 43
1936.....	3,521 97	924 45	4,446 42
1937.....	3,733 30	713 13	4,446 43
1938.....	3,957 30	489 13	4,446 43
1939.....	4,194 72	251 69	4,446 41
Total.	\$51,000 00	\$37,928 67	\$88,928 67

TOWN OF NEW TORONTO

SUMMARY OF RENTALS AS AT 31ST DECEMBER, 1919.

—	Rent Due	Rent Paid	Arrears 31 Dec., 1919
	\$ c.	\$ c.	\$ c.
Merchants Bank	300 00	295 00	5 00
Carpenters Union.....	66 00	66 00	.....
Centuary Orange Lodge.....	72 00	54 00	18 00
I. O. F. Foresters' Lodge	27 00	18 00	9 00
I. O. O. F.....	144 00	108 00	36 00
L. O. B. A.....	27 00	21 00	6 00
Rebekah Lodge.....	54 00	48 00	6 00
Catholic Foresters	24 00	15 00	9 00
G. W. V. A.....	42 00	24 00	18 00
	756 00	649 00	107 00

TOWN OF NEW TORONTO.

LIST OF INSURANCE CARRIED 31ST DECEMBER, 1919.

Policy No.	Name.	Property Covered.	Amount.	Expires.
202513.	Atlas Assee. Co., Ltd.,	Pumping Station Building..	\$3,000 00	18 Feb., 1921
8219442.	"	" " Machinery	2,000 00	"
8908294.	"	" " Building..	1,000 00	3rd Apl., 1921
	"	" " Machinery	4,000 00	"
8909468.	"	Stable Bldg., 5th Street.....	500 00	1 Mar., 1920
	"	Horses and equipment.....	1,000 00	"
8909470.	"	Office furniture, fixtures, etc.	1,000 00	1 Mar., 1922
340316.	} Globe Indemnity Co.,	New Toronto Hydro Employees.....	29 Oct., 1920	
85610.		Medical Aid.		
130.	Maryland Assee. Corp.,	Fire Dept. Members Accident Insce....	16 Dec., 1920	
	Employers Liab. Assee. Co., Ltd.,	Fire Truck Liability Insce..	16 Dec., 1920	

BONDS IN FORCE 31ST DECEMBER, 1919.

No.	Name.	Bond.	
5508.	Maryland Casualty Co.	\$1,000 00	Miss Lydia V. Janes.
68589.	" " "	3,000 00	Jacob W. Ruttan.
055832.	Dom. of Canada Guarantee & Accident Insurance Co.	3,000 00	F. R. Longstaff.

TOWN OF NEW TORONTO.

LIST OF RESIDENT TAX PAYERS PRIOR TO 31ST DECEMBER, 1917, IN ARREARS AT
31ST DECEMBER, 1919.

1914.	J. McKay, business tax	\$1 81
"	J. O. Meara, " "	10 86
"	Lot 264, Plan 1054	30 78
		\$43 45
1915.	C. L. Bickle, income tax	\$1 80
"	G. Might, " "	5 40
"	A. McConnell, Jr., Lot 73, Plan 1054	43 40
		\$50 60
1916.	J. Kozub, S 25ft. Lot 571, Plan 1043	\$15 47
	Balance unaccounted for	4 60
		\$20 07

1917.	J. Young, income	\$52 12
"	J. Marshall, Lot 96, Plan 1478	39 00
"	R. H. Burrell, Lot 97, Plan 1478	54 64
"	N. Tomwosky, N. 25 ft. Lot 571, Plan 1043	26 91
"	Kozub, S. 25 ft. Lot 571, Plan 1043	21 35
"	Mrs. Bain, Lot 6, Plan 1804	8 85
"	J. Rae, Lot 19, Plan M. 362	24 32
"	J. Demlevy, Lot 20, Plan 1054	25 32
"	A. McConnell, Jr., Lot 73, Plan 1054	26 40
		\$278 91

TOWN OF NEW TORONTO.

STATEMENT OF RECEIPTS AND EXPENDITURES SCHOOL BOARD.

TWELVE MONTHS ENDING 1919.

RECEIPTS.		\$19,110 00	
Town Council advanced	\$17,750 00		
Government grant	401 12		
" "	C. S. 321 71		
County grant	C. S. 483 48		
Fees (Night School)	10 50		
Fees	C. S. 54 00		
Sundry	89 19		
		\$19,110 00	
EXPENDITURES.			\$18,016 32
Teachers salaries	\$6,411 74		
" "	C. S. 2,364 74		
Other salaries	1,500 00		
Fuel, supplies, etc.	1,666 27		
Repairs.	316 84		
Examinations	2 00		
"	C. S. 21 00		
Stationery and printing	424 78		
Equipment, maps, furniture	524 34		
" " "	C. S. 233 40		
Insurance	130 00		
School building and site	4,665 75		
Sundries.	355 46		
		\$18,016 32	
Bank overdraft 1st January, 1919			465 84
Balance as at 31st December, 1919			627 84
		\$19,110 00	\$19,110 00

Bank balance 1st January, 1918 654 05

RECEIPTS.		16,813 67	
Town Council advances	\$15,993 93		
Government grants	C. S. 245 62		
" "	205 13		
County grant	263 85		
Fees Continuation School	16 00		
" Night School	63 74		
Sundry receipts	25 40		
		\$16,813 67	
EXPENDITURES.			17,933 56
Teachers' salaries, Public schools	\$5,593 36		
" " Continuation schools	1,728 25		
Other salaries	1,260 00		
Fuel, supplies, etc.	1,548 22		
Repairs.	524 16		

Printing, stationery, etc.	\$663 04
Equipment, furniture and maps	1,625 18
School building and site	4,449 19
Sundries	542 16

\$17,933 56

Bank balance 31st December, 1918

465 84

\$17,933 56 \$17,933 56

HYDRO-ELECTRIC COMMISSION.

CASH BALANCE SHEET 31ST DECEMBER, 1919.

AVAILABLE ASSETS.

Bank. . .	\$569 85	\$11,201 92
Customers	9,674 56	
Town of New Toronto	823 06	
School Board	6 00	
Cash received not entered from town.....	123 48	
" " " " " School Board	4 97	

\$11,201 92

IMMEDIATE LIABILITIES.

Waterworks Department, cash	\$1,380 09	8,821 09
Hydro-Electric Power Commission of Ontario....	7,441 00	
	\$8,821 09	
Cash surplus	2,380 83	
	\$11,201 92	\$11,201 92

PERMANENT ASSETS BALANCE SHEET 31ST DECEMBER, 1919.

PERMANENT ASSETS.

Hydro-Electric Plant	\$40,247 94
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DEBENTURE LIABILITIES.

Debenture By-law No. 14	\$7,180 96
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RATEPAYERS INVESTMENT.

Debentures redeemed and receipts invested	\$33,066 98	
	\$40,247 94	\$40,247 94

AVAILABLE ASSETS.

Cash in Bank	\$4,898 97	\$4,898 97
Customers (unknown)		
	\$4,898 97	

IMMEDIATE LIABILITIES.

Creditors (unknown)		
Cash surplus	\$4,898 97	
	\$4,898 97	\$4,898 97

PERMANENT ASSETS.

Electric Light Plant	\$23,599 17
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DEBENTURE LIABILITIES.

By-law No. 14	7,334 65
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RATEPAYERS' INVESTMENT.

Debentures redeemed	16,264 52	
	\$23,599 17	\$23,599 17

SUMMARY OF RECEIPTS AND EXPENDITURES HYDRO-ELECTRIC SYSTEM FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1919.

RECEIPTS.		\$90 139 22
Light and Power collections	\$83,481 84	
Miscellaneous	5,277 29	
Overdeposit in Bank	1,380 09	
	<u>\$90,139 22</u>	
EXPENDITURE.		\$94,468 34
Debenture payments	\$153 69	
Debenture coupon payments	366 72	
Plant	11,860 38	
Maintenance	5,368 13	
Power	76,649 17	
Private line extension	70 25	
	<u>\$94,468,34</u>	
Bank balance 1st January, 1919		4,898 97
Bank balance 31st December, 1919	569 85	
	<u>\$95,038 19</u>	<u>\$95,038 19</u>

STATEMENT OF RECEIPTS HYDRO DEPARTMENT TWELVE MONTHS ENDING 31ST DECEMBER, 1919.

RECEIPTS.			
Light and Power Collections			\$83,481 84
Residential lighting	\$3,752 08		
Commercial "	2,322 17		
Street "	757 16		
Power "	76,650 43		
	<u>\$83,481 84</u>		
Miscellaneous			5,277 29
Goodyear Tire & Rubber Co., repairs	5,054 12		
" " reel	15 00		
Dominion Construction Co., material and labour	137 77		
Sundries	70 40		
	<u>\$5,277 29</u>		
Deposited in bank without record of proceeds		1,380 09	
Bank balance 1st January, 1919		4,898 97	
		<u>\$95,038 19</u>	

STATEMENT OF EXPENDITURES, HYDRO DEPARTMENT FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1919.

EXPENDITURES.			
Debenture Payments			\$153 69
Debenture No. 6, By-law 14	\$153 60		
	<u>\$153 60</u>		
Debenture Coupons			366 72
Debenture No. 6, By-law 14	366 72		
	<u>\$366 72</u>		
Plant			11,860 38
Hydro-Electric Commission, equipment	8,852 80		
Canadian General Electric, wire, etc.	1,159 13		
Ferranti Electric Co., meters and transformers	554 90		
J. B. Smith, lumber	4 80		
J. Dunn, teaming	6 40		

Mimico Planing Mills, lumber	\$10 80	
Mahoney Electric Co., transformer	199 00	
Labour, V. Allen	7 50	
" R. Carson	7 00	
" A. Prevost	313 20	
" W. Hartford	404 35	
" S. Rogers	244 35	
" J. Nunn	71 10	
A. S. White, material	25 05	
	\$11,860 38	
Maintenance.		\$5,368 13
J. W. Cook, salary	\$1,770 00	
T. H. Fountain, salary	533 28	
Miss Janes, salary	148 25	
W. Hartford, wages	354 65	
A. Provost, wages	142 65	
V. Allen, wages	7 50	
J. Dunn, teaming	19 10	
J. Lowden, cartage	41 50	
J. H. Doughty, cartage	4 00	
Auto Motive Transport, cartage	2 00	
A. S. White, material and repairs	3 30	
Revilley & Sons, supplies	23 01	
Bell Telephone Co., telephone	13 06	
J. Whittam, rental P.O. Box	2 50	
Town, New Toronto, office rental	180 00	
W. Kay, insurance	5 00	
Atlas Assurance, insurance	10 00	
Globe Indemnity Insurance, insurance	450 00	
Grand & Toy, stationery	39 20	
Times and Guide, stationery	60 25	
Lowe-Martin Co., cards	15 80	
Electrical Eng. Association, fees	5 00	
Hydro-Electric Commission, repairs	93 36	
Can. General Electric, wire supplies	32 00	
Ferranti Electric Co., repairs	44 50	
Packard Electric Co., supplies	2 00	
Northern Electric Co., supplies	14 35	
Johns Manville Co., lamps, etc.	381 05	
Chamberlain, Hookan Co., repairs	36 14	
McDonald & Wilson, lamps	33 75	
Dominion Paving Co., carbolineum	4 50	
Highway Hardware Co., supplies	33 49	
Inland Revenue Inspection	83 40	
H. M. Clark, meter inspection	9 00	
J. W. Cook, travelling expenses	29 65	
" lamps	13 08	
Hydro-Electric Power Commission, auditors	542 08	
H. C. Millard, sundries	150 88	
Merchants Bank, interest	34 85	
	\$5,368 13	
Power.		\$76,649 17
Hydro-Electric Power Commission	\$76,649 17	
	\$76,649 17	
Private Line Extension		70 25
Highway Hardware, supplies for Dom. Construction Line.	70 25	
	\$70 25	
Bank balance 31st December, 1919		569 85
		\$95,038 19

SUMMARY RECEIPTS AND EXPENDITURES HYDRO-ELECTRIC SYSTEM FOR TWELVE
MONTHS ENDING 31ST DECEMBER, 1918.

Receipts		\$66,060 33	
Light and Power collections	\$65,330 63		
Miscellaneous receipts	729 70		
	<u>\$66,060 33</u>		
Receipts not shown in cash book		128 45	
Bank balance 1st January, 1918		3,564 72	
Expenditure	\$64,726 08		
Debenture payments	\$146 36		
Debenture coupon payments	374 04		
Salaries and wages	2,873 52		
Plant.	9,569 11		
Power	50,782 75		
Printing, postage and stationery	107 25		
Miscellaneous	873 05		
	<u>\$64,726 08</u>		
Collections unaccounted for		128 45	
Bank balance 31st December, 1918		4,898 97	
		<u>\$69,753 50</u>	\$69,753 50

STATEMENT OF RECEIPTS, HYDRO-ELECTRIC COMMISSION FOR TWELVE MONTHS ENDING
31ST DECEMBER, 1918.

RECEIPTS.

Light and Power Collections		\$65,330 63	
Residential lighting	\$2,817 76		
Commercial "	1,115 82		
Power	60,582 05		
Street lighting	815 00		
	<u>\$65,330 63</u>		
Miscellaneous		729 70	
Dupont Fabrikoid, adjusting motors	\$84 11		
Hydro-Electric Commission, sale of transformer	50 00		
Goodyear Rubber Co., supplies	11 45		
Hydro-Electric Power Commission, services.....	584 14		
	<u>\$729 70</u>		
Receipts not in Cash Book		128 45	
School Board light account 31st January, 1918.....	\$4 97		
General A/c. cheque 8th July, 1918, for power sewer pump	123 48		
	<u>\$128 45</u>		
Balance in bank 1st January, 1918		3,564 72	
		<u>\$69,753 50</u>	

EXPENDITURE.

Debenture Payments		\$146 36	
Debenture No. 5, By-law 14	\$146 36		
	<u>\$146 36</u>		
Debenture coupons		374 04	
Debenture No. 5, By-law 14	374 04		
	<u>\$374 04</u>		

Salaries and Wages		\$2,873 52
J. W. Cook	\$1,464 80	
W. Hartford	604 80	
T. H. Fountain	799 92	
J. Leonard	4 00	
	\$2,873 52	
Plant Purchases		9,569 11
Ferranti Electric Co., meters	\$637 85	
Hydro-Electric Power Commission, supplies	8,219 66	
Masco Co., Ltd., wire	78 48	
Northern Electric Co., Ltd., wires, etc.	207 99	
Can. General Electric Co., Ltd., insulators, brackets, etc..	425 13	
	\$9,569 11	
Power		50,782 75
Hydro-Electric Power Commission	50,782 75	
	\$50,782 75	
Printing, Postage and Stationery		107 25
Grand & Toy, stationery	\$25 00	
J. W. Sheffield, circulars	1 25	
<i>Times and Guide</i> , light bills	22 00	
W. H. Millard, postage	59 00	
	\$107 25	
Miscellaneous		873 05
Globe Indemnity Co., insurance	\$451 10	
Smith McKenzie Co., insurance	20 00	
Municipal Elec. Eng. Association, fees	5 00	
J. W. Cook, convention expenses	11 85	
Merchants Bank, interest	14 55	
J. Dunn, cartage	18 10	
J. H. Doughty, cartage	4 00	
G. T. Railway, express	71	
C. P. Railway, express	1 44	
W. H. Millard, express	2 18	
T. Douglas, express	50	
J. W. Cook, rent	36 00	
J. H. Doughty, supplies	16 88	
A. A. Scully, Ltd., supplies	7 20	
Reveley & Son, supplies	44 90	
Johns Manville Co., lamps	154 52	
Aikenhead Hardware Co, supplies	24 40	
Goodyear Tire Co., supplies	20 20	
Northern Electric Co., supplies	10 22	
A. S. White, supplies	15 90	
Ferranti Elec. Co., repairs	10 00	
J. Slater, repairs	1 90	
Inland Revenue Dept., meter testing	1 50	
	\$873 05	
Collections not accounted for		128 45
Balance in Bank 31st December, 1918		4,898 97
		\$69,753 50

LIST OF HYDRO-ELECTRIC COMMISSION CONSUMERS' ARREARS 31ST DECEMBER, 1919.

Acct. No.	Name.	Amount.	Since paid & date.
A15....	Ashley, G.	\$1 77	
A19....	Appleton, E. J.	1 44	
B 2....	Bell, J.	78	
A30....	Abbott	7 65—	(Arrears dis.)

Acct. No.	Name.	Amount.	Since paid & date.
L19....	Levy, C.	\$9 57	
L23....	Langton, J.	3 12	
L25....	Longstaff, F.	2 28	
L27....	Lewis, M.	72	
L29....	Lejoie	4 26	
L31....	Leicester, H.	66	
L32....	Loftus, J.	1 95	
M 1....	Methodist Church	1 08	
M11....	Muroski, J.	1 56	
M23....	Munschaum	1 89	
M32....	Mitchell, J.	2 85	
M38....	McKay, Mrs.	1 23	
M41....	Marfuick, H.	13 79	
M43....	Manklow, A.	2 58	
M44....	Mackrenko, N.	4 47—	(Arrears Dis.)
M16....	Matthiew, J.	5 28	
M47....	Miller, C. V.	72	
M49....	McCullum, W.	1 80	
M55....	McDonald, Mr.	1 62	
M61....	Manning, Mr.	50	
M70....	Martin, C.	4 14	
N 6....	Nunn, J.	3 57—	(Arrears Dis.)
N18....	Northcote, N.	3 61	
N20....	Nalzuary, J.	1 68	
P 7....	Primeau, R.	4 56	
P 8....	Phillips, A. W.	1 53	
P 9....	Pinsonneault, J.	8 04—	(Arrears Dis.)
P 9....	Pinsonneault, J.	2 82	
P13....	Pollard, W. L.	3 35	
P14....	Peterson, J.	3 00	
P18....	Prevost, A.	6 63	
P27....	Penny, Mr.	72	
P34....	Parker, Miss	2 90	
R10....	Robertson, M.	7 30	
R11....	Revely, W. H., & Son	16 47	
R17....	Rublock, M.	8 43	
R20....	Rottok, A.	4 86	
R27....	Robins, Real Estate	7 00	
R28....	Rivonoski, H.	2 79	
R37....	Ronaski, N.	6 32	
S 4....	School, Public	166 71	
S15....	Shackleton, F.	2 66	
S25....	Simmons, J. W.	1 50	
S38....	Sitinsky, Mr.	2 10	
S38....	Sitinsky, Mr.	9 59—	(Arrears Dis.)
S40....	Savoy, A.	6 92	"
S49....	Savoy, A.	4 45	
S42....	Shirtoski, J.	3 00	
S45....	Smith, W.	3 27	
S48....	Slaney, W.	2 61	
S49....	Santell, A. E.	1 44	
S57....	Smith	2 79	
T 1....	Todd, A.	3 00	
T 5....	Tutton, Mrs.	1 44	
T 9....	Talor, T.	60	
T14....	Tait, R.	2 52	
T17....	Tibsworth, W.	6 01	
T19....	Turner, W. J.	5 27	
W 4....	Webster, J.	2 28	
W 7....	Wylie, J.	1 41	
W 9....	Winslow, R.	63	
W12....	Ward, G.	1 98	
W14....	Wilson, L. H.	3 03	
W19....	Watts, A.	2 40	
W34....	Woodbine, A. E.	3 11	
W35....	Wilson, D. W. H.	19 00	

Acct. No.	Name.	Amount.	Since paid & date.
W38....	Whitby, S.	\$ 87	
Y 9....	Yashook, J.	2 16	
		\$1,646 26	
1919	Consumption charged in January, 1920 as per		
	Consumers' Cards in Office	8.028 30	
Total	.....	\$9,674 56	

WATERWORKS DEPARTMENT.

CASH BALANCE SHEET 31ST DECEMBER, 1919.

AVAILABLE ASSETS.

Customers' Rates	\$3,908 80		\$9,276 30
Town Proper, rates	378 40		
School Board "	25 00		
Service Connections	184 81		
Town Proper, B.L. 119, levy.....	1,539 28		
" " 242 "	1,113 30		
Hydro-Electric Commission (cash)	1,380 09		
Cash shortage	746 62		
	\$9,276 30		

IMMEDIATE LIABILITIES.

Bank Overdraft	\$543 90	\$1,515 75	
Debenture Levy, B.L. 119.....	457 58		
" " " 242	514 27		
	\$1,515 75		
Cash Surplus		7,760 55	
		\$9,276 30	\$9,276 30

PERMANENT ASSETS BALANCE SHEET, 31ST DECEMBER, 1919.

Waterworks System	\$215,231 36		\$262,584 45
Watermains Construction	47,353 09		
	\$262,584 45		

DEBENTURE LIABILITIES.

Bank Loan	\$8,500 00	\$248,935 40
Debenture	B.L. 36.....	24,235 77
"	" 56.....	23,217 41
"	" 102.....	23,993 27
"	" 119.....	19,343 12
"	" 161.....	48,697 17
"	" 242.....	13,886 96
"	" 249.....	2,013 16
"	" 251.....	34,048 54
"	" 288.....	51,000 00
	\$248,935 40	

RATEPAYERS INVESTMENT.

Debentures redeemed and receipts invested	13,649 05	
	\$262,584 45	\$262,584 45

CASH BALANCE SHEET, 31ST DECEMBER, 1918.

AVAILABLE ASSETS.

Water Customers (Estimated)	\$7,000 00		\$9,498 00
Water Connections	47 94		
C. Chattel—Cottage	177 00		
Town Proper—Debenture Levy B. L. 119.....	1,504 44		
" " " " 242.....	768 62		
	\$9,498 00		

IMMEDIATE LIABILITIES.

Bank Overdraft	\$1,236 32	\$1,236 32	
	\$1,236 32		
Net Surplus		\$8,261 68	
		\$9,498 00	\$9,498 00

PERMANENT ASSETS BALANCE SHEET, 31ST DECEMBER, 1918.

PERMANENT ASSETS.

Waterworks Plant	\$119,316 30	\$156,426 75
Watermains Construction	37,110 45	
	\$156,426 75	

DEBENTURE LIABILITIES.

Construction Loans (prior to Debenture Issue).	\$11,000 00	\$153,512 03
By-law No. 36.....	24,754 43	
" 56.....	23,616 64	
" 102.....	24,348 58	
" 161.....	49,367 56	
" 119.....	20,424 82	
	\$153,512 03	

RATEPAYERS INVESTMENT.

Debentures redeemed	2,914 72	
	\$156,426 75	\$156,426 75

SUMMARY OF RECEIPTS AND EXPENDITURE OF WATERWORKS DEPARTMENT FOR TWELVE MONTHS ENDING 31ST DECEMBER, 1919.

Receipts		\$165,976 80
Water rates collected	\$43,836 39	
Miscellaneous	16,910 34	
Debenture Sales	87,730 07	
Current Loans	17,500 00	
	\$165,976 80	
Expenditure	\$163,157 67	
Debenture Payments	\$3,908 56	
Debenture Coupons	7,504 55	
Plant	98,810 12	
Maintenance	24,262 34	
Watermain Construction	8,386 60	
Private Service Connections	285 50	
Loans—repaid	20,000 00	
	\$163,157 67	

Bank Overdraft, 1st January, 1919	\$1,236 32	
Collections unaccounted for	2,126 71	
Bank Overdraft, 31st December, 1919		\$543 90
	<u>\$166,520 70</u>	<u>\$166,520 70</u>

RECEIPTS.

Water Rates Collected		\$43,836 39
Residential	\$4,598 47	
Commercial	8,838 62	
Factories	28,900 30	
Fire protection	1,475 00	
Buildings	24 00	
	<u>\$43,836 39</u>	
Miscellaneous		16,910 34
R. N. Boxer Co., service connection	28 42	
Goodyear Tire Co., repairs to main	114 07	
Merchants Bank, refund interest	4 90	
I. J. McCullum, chattel cottage	177 00	
General Account, water main construction	16,500 25	
General Account, interest water main construction.....	85 70	
	<u>\$16,910 34</u>	
Debenture Sales		87,730 07
C. H. Burgess & Co., By-law 251, Debs. Nos. 2 to 20 A.....	21,815 38	
Accrued interest, " " " " " "	231 70	
C. H. Burgess & Co., By-law 288	24 821 58	
Premium, " "	704 92	
Accrued interest, " "	195 84	
C. H. Burgess & Co., By-law 288	11,856 00	
Premium, " "	336 71	
Accrued interest " "	152 04	
C. H. Burgess & Co., By-law 288	14 322 42	
Premium, " "	408 37	
Accrued interest " "	259 86	
Debenture No. 1., By-law 251 (Cancelled)	625 25	
City of Stratford, " "	12,000 00	
	<u>\$87,730 07</u>	
Current Loans		17,509 00
Merchants Bank	17,500 00	
	<u>\$17,509 00</u>	
		<u>\$165,976 80</u>

EXPENDITURES.

Debenture Payments		\$4,335 88
Debenture No. 1 By-law 251B.....	\$326 21	
" " 1 " 251A	625 25	
" " 3 " 102	355 31	
Proportion Debenture, By-law 119	767 92	
Debenture No. 2, By-law 161.....	670 40	
" " 5 " 56	399 23	
" " " 249.....	29 78	
" " 6 " 36	518 66	
Proportion Debenture, By-law 213.....	215 80	
" " " 242.....	427 32	
	<u>\$4,335 88</u>	

Debenture Coupons		\$7,077 23
Debenture No. 3, By-law 102.....	\$1,460 92	
" " 2 " 161.....	2,961 69	
" " 5 " 56.....	1,417 00	
" " 6 " 36.....	1,237 62	
	\$7,007 23	
Plant		98,810 12
J. Brown, wages	\$198 44	
N. Buss, wages	470 02	
J. W. Griffin, wages	110 93	
J. Doughty, cartage	10 00	
R. C. Huffman, sea wall	14,510 38	
" intake	36,439 36	
" pumping house	5,600 00	
" filters.	7,953 97	
J. H. Doughty, service connections	1,685 08	
Jas. Lowden & Hertzberg, engineer fees	2,738 50	
Drummond, McCall & Co., piping, etc.	4,254 75	
Can. Allis-Chalmers, hydrant	85 00	
Bawden Pump Co., valve and pump	1,192 95	
American Water Softener, filter gravel	144 08	
McGregor & McIntyre, pump house extension	1,295 36	
Ferranti Elect. Co., motor and transformer	293 90	
Ritchie & Ramsay, valve	15 90	
G. T. R., freight	75 43	
Goodyear Tire Co., pump	8,171 84	
City of Stratford, filters, paid by debenture.....	12,000 00	
Steel Co. of Canada, bolts.....	20 74	
A. A. Scully Co., pipe	7 85	
Roberts Filter Co., field cups	5 10	
Mueller Mfg. Co., fittings	80 06	
Canada Brass Co., fittings	775 10	
Canada General Electric Co., store	8 25	
Canada Metal Co., lead	300 30	
Scythes & Co., packing	41 40	
Canadian General Fire Extinguisher, sleeves	103 95	
Jas. Robertson Co., pipe	202 58	
National Iron Corporation, 1 bend	18 90	
	\$98,810 12	
Maintenance		24,262 34
E. H. R. Thomas, salary	\$1,680 00	
Miss Jones, salary	106 25	
T. H. Fountain, salary	266 64	
R. Warrrd, wages	1,200 00	
L. Taylor, wages	1,200 00	
J. Adam, wages	1,223 60	
N. Buss, wages	52 42	
J. Brown, wages	36 67	
G. Kennedy, wages	9 00	
J. Adams, cartage	8 00	
J. Dunn, coal and cartage	945 99	
J. H. Doughty, cartage and repairs	88 92	
G. T. R., freight.....	2 09	
G. T. R., rental tank and pumping station	114 28	
Hydro-Electric Power, power and light	8,545 11	
Hydro-Electric Power, supplies	36 81	
Canada Metal Co., metals	35 23	
Scythes & Co., waste	21 60	
Revilley & Son, supplies	142 24	
Vokes Hardware Co., supplies	8 82	
Toronto Welding Co., welding	7 50	
Jas. Lowden, repairs	2 95	
J. B. Paine, chloride of lime	167 74	
W. C. Wilson & Co., supplies	22 03	
McColl Bros., oil	80 50	

A. A. Scully Co., bronze	\$13 24	
W. Patterson, alum	1,382 02	
Goodyear Tire Co., packing and repairs	59 23	
Can. General Electric, repairs	62 15	
Can. Allis-Chalmers, valves, etc.	34 75	
Masco. Elec. Co., lamps	31 88	
Masco. Elec. Co., packing	51 34	
Drummond McCaul Co., bales	21 44	
Can. Inspection Bureau, inspection	11 80	
Allen General Supplies, charts	45 00	
Johns Manville Co., fire extinguisher	4 00	
Thos. Dunn, rubber boots	4 50	
Hydro Power System for Goodyear	5,298 44	
Bell Telephone Co., phones	16 11	
R. C. Huffman, repairs	192 17	
American water softener, strainer	14 40	
Brown's Brass, repairs	106 20	
E. Calvert, repairs	39 45	
I. W. Cook, fuse plugs	4 20	
A. E. Campbell, sand	45 00	
Southam Press Co., printing debentures	207 00	
Art Metropole, drawing supplies	10 25	
Grand & Toy, stationery	4 40	
Times and Guide, stationery and printing	102 00	
Collector of Customs, duty	8 48	
J. McCallum, pump	2 00	
J. Lowden, gasoline	53 00	
Canada Metal Co., lead	11 18	
W. H. C. Millard, postage	26 54	
W. H. C. Millard, sundries	52 38	
New Toronto, office rental	120 00	
Merchants Bank, interest	188 40	
Canadian Westinghouse, repairs	35 00	
	<u>\$24,262 34</u>	
Watermain Construction		8,386 60
Franklin Press, printing debentures	\$27 50	
R. C. Huffman, construction	3,291 06	
Drummond McCaul, hydrant valves	826 25	
National Iron Corp., pipe	4,099 39	
Merchants Bank, discount	142 40	
	<u>\$8,386 60</u>	
Private Service Connection		285 50
R. C. Huffman, repairs Goodyear main	\$64 40	
R. C. Huffman, Richie & Ramsay	221 10	
	<u>\$285 50</u>	
Loans Repaid		20,000 00
Merchants Bank	\$20,000 00	
	<u>\$20,000 00</u>	
		<u>\$163,157 67</u>

SUMMARY OF RECEIPTS AND EXPENDITURE OF WATERWORKS DEPARTMENT FOR TWELVE
MONTHS ENDING 31ST DECEMBER, 1918.

Receipts.		\$42,899 13
Water rates collected	\$23,938 37	
Miscellaneous receipts	1,210 56	
Debenture sales	6,750 20	
Temporary loans	11,000 00	
	<u>\$42,899 13</u>	

Expenditures		\$44,780 13
Debenture payments	\$1,838 23	
" coupons	7,182 88	
Salaries and wages	5,012 28	
Plant	11,671 09	
Service connections	1,751 93	
Water construction, local imp.	2,684 83	
Bank loans repaid	6,100 00	
Printing, postage and stationery	128 30	
Cartage	106 10	
Power, light and coal	4,910 73	
Miscellaneous	3,393 76	
	<u>\$44,780 13</u>	
Short deposit		09
Bank balance, 1st January, 1918		644 77
Bank overdraft, 31st December, 1918		1,236 32
	<u>\$44,780 22</u>	<u>\$44,780 22</u>

RECEIPTS.

Water Rates Collected		\$23,938 37
Residential	\$2,147 39	
Commercial.	2,299 35	
Factories	18,064 13	
Fire protection	1,387 50	
Building	40 00	
	<u>\$23,938 37</u>	
Debenture Sales		6,750 20
Proportion of general debenture sale, By-laws 79 and 89....	\$6,750 20	
	<u>\$6,750 20</u>	
Current Loans		11,000 00
Merchants Bank	\$11,000 00	
	<u>\$11,000 00</u>	
Miscellaneous		1,210 56
Anderson & McMaster, refund purchase Lot 4.....	\$7 86	
Brown's Brass, sale of iron pipe	5 00	
" " service connections	325 97	
A. H. R. Thomas, sale of scrap	15 70	
C. Chattell, payment on cottage	53 00	
Factory Service Co., service connections	196 97	
Hydro-Electric Commission, transformers	541 44	
Town of New Toronto	64 62	
	<u>\$1,210 56</u>	
Bank balance, 1st January, 1918		644 77
Bank overdraft, 31st December, 1919		1,236 32
		<u>\$44,780 22</u>
EXPENDITURE.		
Debenture Payments		1,838 23
Debenture No. 2, By-law 102.....	\$335 20	
" " 1 " 161.....	632 44	
" " 4 " 56.....	376 63	
" " 5 " 36.....	493 96	
	<u>\$1,838 23</u>	

Debenture Coupons	\$7,182 88
Debenture By-law 102.....	\$1,481 03
" " 161.....	2,999 94
" " 56.....	1,439 60
" " 36.....	1,262 31
	\$7,182 88

Salaries and wages	5,012 28
A. H. R. Thomas	\$1,500 00
J. Cameron	1,080 00
R. Wand	959 18
J. Adams	656 64
T. H. Fountain	399 96
S. Lensbury	18 00
L. Taylor	398 50
	\$5,012 28

Plant Account	11,671 09
Geo. J. Beatty, electrical	\$2,016 78
Can Allis-Chalmers, pipe supports	23 50
J. H. Doughty, heating contract	45 00
" guard railings	24 02
Drummond, McColl Co., valves	138 00
Ontario Lime Association, cement	18 90
Goodyear Rubber Co., electrical supplies	349 70
Mascoe & Co. " "	186 52
Johns Manville Co. " "	260 59
" " fire extinguishers	64 80
" " fuse boxes	99 00
Toronto Hydro-Electric, electrical supplies	39 75
Ferranti Electric Co. " "	347 00
W. S. Darley Co., magnetic needle	15 00
Brown's Brass Mills, electrical supplies	28 60
R. C. Huffman, cofferdam	710 00
Bawden Machine Co., pumps	3,663 50
" " special piping	496 65
" " spark plugs	20 15
Jas. Lowden & Hertzberg, eng. fees	26 08
Jas. Robertson Co., electrical supplies	54 69
" " galvanized pipes	429 61
Can. Gen. Fire Ext. Co., iron sleeve	15 40
Can. Gen. Electric Co., electrical fittings	122 08
Northern Electric Co., " "	895 44
Geo. Kennedy, labor	73 15
H. W. Petrie, Limited, hose and pump	90 00
Can. Express Co., freight and express	3 66
G. T. Ry. Co. " "	689 71
A. A. Scully, Ltd., couplings, etc.	10 60
National Iron Works, cast iron sleeve	11 87
Henderson Bros., duty	11 40
Can. Fairbanks-Morse, grate valve	26 00
J. W. Cook, labor, elect. installation	215 20
W. Hartford, " "	194 20
W. Betney, " "	263 45
	\$11,671 09

Service Connections	1,751 93
J. H. Doughty	\$1,095 68
Canada Brass Co.	656 25
	\$1,751 93

Water Construction—Local Improvement		\$2,684 83
R. C. Huffman, Lake Shore Drive main	\$41 99	
“ “ 9th St. main	165 67	
“ “ 8th St. main	694 20	
National Iron Works, pipe for Lake Shore Drive	150 32	
Jas. Louden & Hertzberg, fees 9th St.	180 72	
“ “ “ Lake Shore Drive	49 58	
Scythes & Co., jute packing	7 08	
National Iron Works, pipe for 8th St.	1,045 45	
Canada Metal Co., pig lead	88 83	
Can. Inspection & Testing Co., pipe inspection	5 54	
Merchants Bank, interest on loan	255 45	
		\$2,684 83
Loans Repaid		6,100 00
Merchants Bank on By-law 79	\$2,450 00	
“ “ 89	3,650 00	
		\$6,100 00
Printing, Postage and Stationery		128 30
Grand & Toy, stationery	\$31 55	
Allen General Supplies, meter cards	58 75	
W. H. Millard, postage	28 00	
Times and Guide, water bills	10 00	
		\$128 30
Cartage		106 10
Jas. Dunn, cartage	\$22 50	
J. Adam, “	4 80	
J. H. Doughty, “	39 45	
T. Douglas, “	2 90	
A. E. Campbell, “	3 00	
J. Campbell Estate, cartage	14 40	
P. Sanford, “	11 05	
P. Dyer, “	8 00	
		\$106 10
Power, Light and Coal		4,910 73
Hydro Power Commission, power and light	4,496 13	
Brown's Brass Mills, coal	65 70	
J. Dunn, coal	348 90	
		\$4,910 73
Miscellaneous		3,393 76
J. B. Paine & Co., chloride of lime	\$87 18	
Smith McKenzie & Co., insurance	100 00	
Reveley & Son, supplies	488 98	
Canada Oil Co., gasoline	54 51	
McColl Bros., dynamo oil	43 00	
Town Treasurer, Proportion Debenture By-law 119	767 92	
Wilson Patterson Co., alum	1,161 70	
J. H. Doughty, lamps	10 80	
Merchants Bank, interest and discount	454 85	
Aikenhead Hardware Co., supplies	3 54	
R. Miller, repairs	2 50	
Can. Allis-Chalmers, valves	9 00	
G. T. Ry., freight	2 08	
J. Slater, repairs tools	5 30	
Steel Co. of Canada, bolts	1 10	
C. Lovejoy, delegate's expenses	19 35	
Brown's Brass Mills, brass	3 00	
C. Chattell, repairs	5 72	
D. W. H. Wilson, laboratory supplies	25 30	
H. W. Petrie Co., gasoline pump	75 00	
W. H. Millard, sundry	1 55	

G. Kennedy, cleaning pump well	\$8 78
S. Landsborough, cleaning pump well	7 20
Grasselli Chemical Co., chloride of lime	31 70
H. W. Johns Manville Co., lamps	23 70

 \$3,393 76

Short deposit

09

 \$44,780 22

WATERWORKS DEPARTMENT.

LIST OF CONSUMERS IN ARREARS 31ST DECEMBER, 1919.

Mrs. Atkins, 6th Street S.	\$2 50
Mr. Armstrong, 22nd Street	1 50
Mr. Dolan, 7th Street	3 00
T. Berry, 22nd Street	1 50
J. Brown, 5th Street	3 00
R. Bruce, 18th Street	1 50
V. Coffey, 1, 5th Street	1 50
V. Coffey, 2, 5th Street	1 50
Mrs. Cornell, 1, 9th Street	3 00
I. H. Crosby, 2, 7th Street	1 75
" 3, 7th Street	1 75
" 6, 7th Street	1 75
J. Campbell Estate	6 00
H. Christie, 9th Street	3 00
C. Coxhead, 5th Street	1 50
F. J. Dadson, 15th Street	4 25
Mr. Downer, 22nd Street	3 00
Geo. Davis, 1, 6th Street	3 00
J. W. Griffin, 4th Street	4 00
Goulding, 1, 4th Street	1 17
S. Harris, 7th Street	1 50
F. A. Hobbs, 6th Street	1 50
H. Hounslow, 7th Street	1 50
H. Hunt, 1, 6th Street	3 00
S. F. Hager, 1, 6th Street	3 00
" 2, 6th Street	3 50
" 3, 6th Street	2 00
" 20, 7th Street	1 50
" 22, 7th Street	1 50
" 24, 7th Street	1 50
" 26, 7th Street	1 50
" 28, 7th Street	1 50
" 30, 7th Street	1 50
" 1, 7th Street, S.B.	2 00
" 2, 7th Street. "	2 00
" 3, 7th Street. "	2 00
" 4, 7th Street. "	2 00
" 5, 7th Street. "	2 00
" 6, 7th Street, "	2 00
Geo. Ironsides, 2, 5th Street	2 50
G. E. Jordan, 1, 5th Street	3 00
N. Karshook, 7th Street	7 50
C. Kryculak, 1, 7th Street	6 00
J. J. McCullum, 1, 7th Street	5 75
P. Lord, 7th Street	4 25
N. C. Love, 4th Street	4 25
M. J. Lavelle, 1, 6th Street	2 50
" 2, 6th Street	2 50
Mrs. J. Latimer, L. S. Building	1 00
A. McConnell, 22nd Street	1 50
J. J. McCullum, 3, 7th Street	4 00
J. McDevitt, 2nd Street	3 00
P. Neeve, 5th Street	1 50
Ontario Lime Co., New Toronto Street	1 50
H. G. Page, 7th Street	1 50

W. L. Pollard, 9th Street	\$1 50
Mr. J. Rae, 18th Street	2 75
Miss M. Rowan, 7th Street	6 42
C. Robinson, 6th Street	1 50
P. Ruszezock, 7th Street	2 50
T. Sarson, 7th Street	3 00
C. H. Sylvester, 1, 6th Street	1 50
G. Shepherd, 15th Street	2 75
N. Starshook, 7th Street	1 50
Mrs. Stephens, 15th Street	1 50
Mr. Stiff, 4th Street	20
Alf. Taylor, 5th Street	3 00
A. Tutton, 7th Street	1 50
H. P. Wane, 5th Street	1 50
G. Williams, 1, 22nd Street	1 50
A. S. White, 2, 6th Street	3 00
G. Williams, 2, 22nd Street	1 50

\$176 54

1919 consumption charged in January, 1920, as per consumers' cards in office	3,732 26
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\$3,908 80

STATEMENT OF HOUSING COMMISSION RECEIPTS AND EXPENDITURES 31ST DECEMBER, 1919.

RECEIPTS.

Province of Ontario.....	\$101,402 86	\$103,002 86
Purchasers Advances	1,600 00	
	\$103,002 86	

EXPENDITURE.

Building Operations	\$70,047 38	\$100,202 86
H. Baxter, certificates, 1-7	\$62,565 06	
J. H. Doughty, " 1-3.....	4,400 00	
Jas. Loudon & Hertzberg.....	2,000 00	
British America Assur. Co.....	450 00	
Town New Toronto, 1919 taxes.....	599 04	
(Brown Lots)		
" " overpaid	32 28	
	\$70,046 38	
Land Purchased, Plan 1592	\$21,168 75	
J. F. Brown, Lots 214-6-8-9-20-23-4		
Brown's Br. & C. Mills, Ltd., 259-67-		
270-2	17,775 00	
Glencoe Land Co., Ltd., Lot 213....	900 00	
David Dickson " 217....	493 75	
Glencoe Land Co., Ltd., " 222....	1,100 00	
" " " 271....	900 00	
	\$21,168 75	
Loans advanced	\$8,986 73	
Jas. Mitchell	\$2,676 50	
Thos. Honan	3,311 28	
R. C. Barrett	2,054 25	
A. McBride	994 70	
	\$8,986 73	

\$100,202 86

Cash in Bank	2,800 00
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\$103,002 86 \$103,002 86

TOWN OF EASTVIEW.

AUDITOR'S REPORT.

To the Mayor and Council of the Town of Eastview, Ontario:—

GENTLEMEN.—Acting under instructions of the Provincial Municipal Auditor, J. W. Sharpe, Esq., K.C., and confirmed by an Order-in-Council, approved by His Honour, the Lieutenant-Governor, the 14th day of June, 1920, an audit of the books, accounts, vouchers and moneys of your municipality was made for the years October 31st, 1914, to December 31st, 1919, on which we beg leave to report as follows:—

Attached hereto and forming part of this report are the Statement of Current Assets and Liabilities and various Statements dealing with the Finances of the Town which are set out in detail in Schedule No. 1 immediately following this report.

SUMMARY OF RESULTS.

The following is a brief summary of the findings of the audit of the town.

TREASURER'S DEPARTMENT.

Financial Position.

The financial position of the town at December 31st, 1919, is summarized as follows:

1. Current Surplus	\$3,950 02	
2. Surplus of all assets over all liabilities	2,637 64	
3. Net debenture debt	\$160,239 99	
Less cash in sinking fund	7 591 44	
		152,648 55
4. Tax Collector A. Guilbault's shortage to July 15, 1920	259 07	
Less amount deposited after that date	250 32	
Net amount to be collected from A. Guilbault		8 75
5. Total of taxes assessed for 1919		43,988 73
6. Taxes unpaid as at December 31st, 1919, including penalty of 5% on first instalment unpaid		34,750 94

BONDS.

Tax Collector A. Guilbault has been bonded in the sum of \$3,000.00.

The late Treasurer Henry R. Washington was bonded in the sum of \$1,000.00.

We recommend that the Treasurer's Bond should be increased to \$3,000.00.

COLLECTOR'S DEPARTMENT.

The shortage of Tax Collector A. Guilbault of \$259.07 to 15th July, 1920, was partially covered by his making two deposits amounting to \$250.32 after that date.

The Tax Collector's Rolls had never been balanced from year to year or this deficiency would have been discovered.

If another Tax Collector is appointed it should be clearly explained to him that the exact amount that he collects is the amount he must deposit each day. Mr. A. Guilbault's shortage was largely due to this principle not being carried out.

POLICE MAGISTRATE'S RECORD OF CONVICTIONS.

A record is kept of all cases tried by the Magistrate together with the penalties imposed.

This book showed that \$6.79 more has been deposited than was shown as having been received and would seem to show that the record is not strictly accurate.

If this book were initialled by the Magistrate for each conviction it would be a confirmation that the correct fine had been entered.

RECORD OF SALE OF LANDS FOR ARREARS OF TAXES.

There was a small difference of \$8.43 short on the amount deposited from the proceeds of the sale. Mr. Washington previously informed us that a small difference probably existed and when we informed him of the difference he paid it into the Bank of Nova Scotia.

LICENSES COLLECTED BY THE CHIEF OF POLICE.

We have had none of the records of this department produced for our inspection with the exception of one Receipt Book for Dog Taxes covering period from May 6th, 1919, to May 17th, 1919. However, we were able to prepare from the Treasurer's Cash Book a statement showing comparison of taxes collected and paid in for the years 1915 to 1919. From this it will be seen that the amount paid in 1919 is \$307.00 less than in 1918. Other years appear normal.

These collections were apparently not checked by the Town Auditors or the Town Treasurer. It is important that this should be done in future.

ACCOUNTING SYSTEM.

It is of great importance that the Ledger should be accurately posted, added and balanced on a double entry basis. This has not been done although it has been used as a Book of Record.

The Treasurer's Cash Book was well kept and accurately balanced.

Our chief difficulty was with the Tax Collector's Records, which we have commented on elsewhere. We recommend that in future a three column Cash Book be used for the Tax Collector, one column for Taxes, one for Interest, and one for Deposits. Tax Collector must keep careful record of each year's taxes collected, for which special columns are provided in Treasurer's Cash Book.

STATEMENT OF ACCOUNTS PASSED IN COUNCIL.

The present method of dealing with accounts is to prepare what is called a Financial Statement, giving it a number and submitting it to Council, who pass a minute authorizing the payment by the Treasurer of the total of the statement. A number of these statements submitted us were unsigned and a schedule showing these is given in this report. The signing of such statements should signify that the Finance Committee has checked each account with the invoices attached, and in this was ascertained that none of the expenditures are unusual. However good a check system may appear to be it is really useless unless the details are observed, and carelessness in carrying out such details quite often renders the

system itself of little use. A great many invoices, particularly in 1915 and 1916 are missing. We have not given a list of these as we consider that the inclusion of too many minor schedules tends to obscure more important matters. All invoices should be carefully preserved and in order that they may be expeditiously checked, we would recommend that they be filed separately from, but in the same order as the cheques by which they are paid, that is, numerically arranged with each invoice bearing the cheque number.

Financial Statement No. 7, 1917, authorized payment of Public Works Pay Sheets to the value of \$415.22. Cheques No. 3529-3557 inclusive, issued in payment of these, total \$526.72.

Financial Statement No. 4, 1918, authorized payment of Public Works Pay Sheets to the value of \$56.16. Cheques No. 4140-4157 inclusive, issued in payment of these, total \$131.67.

CHEQUES.

All payments have been made by cheque, and were all authorized with the exception of those appearing in Schedule No. 10. A number of cheques are missing and these also we have listed in Schedule No. 7. All cheques we have seen were properly signed and endorsed, and agreed as to payee and amount with the Treasurer's Cash Book.

DEBENTURES.

A Debenture Statement at December 31st, 1919, has been compiled showing the original issue, the principal unpaid, and the annual levy to be made on account of such debentures. In connection with the payment into the Sinking Fund of the amount determined so to be paid on account of debentures issued on the Sinking Fund plan, the Treasurer has been in the habit of making the payment at no particular date within the year and in a lump sum. The result is that if some months are permitted to elapse between the due date of such Sinking Fund payments and the actual payment, there is a resultant loss of interest to the fund which renders the original computation fallacious.

We have impressed upon the new Town Clerk and Treasurer the necessity of frequent reference to his Debenture Register so that payments into the Sinking Fund may be promptly made as they fall due.

The Debenture Register itself is complete with the exception that the Cash Book folio has not been inserted as coupons and debentures are redeemed. This should be done so that the amount of indebtedness may be determined.

BONDS.

Tax Collector A. Guilbault has been bonded in the sum of \$3,000.00.

The late Treasurer, Henry R. Washington, was bonded in the sum of \$1,000.00. A motion has been passed in council authorizing the bonding of his successor, Mr. Osiac Thibault for a similar sum. We are of the opinion that this should be increased to \$3,000.00 as the volume of cash handled would warrant such a sum. This is no reflection on Mr. Thibault. This should be done without undue delay, and Mr. Washington released from his bond.

We do not consider that the volume of cash handled during the year by the Chief of Police is large enough to warrant his being bonded. At the same time

we consider that his receipts should be paid to the Treasurer as soon as collected, and that the Treasurer should see that this is done. This branch of the Town's revenue has never been subject to audit by the Town Auditors. However, a better record of the money received for licenses, etc., should be kept and the responsibility for this rests with the Treasurer primarily.

ASSESSMENT ROLLS.

The Assessment Rolls have been compared with the Collector's Rolls, each item having been checked from one to the other. The Collector's Rolls contained numerous omissions from the Assessment Rolls inserted by the Clerk after the summary had been made up. In one or two instances these entries were made by the Tax Collector himself. It is most important that the Assessment Roll should be complete, as the Collector's Roll is a copy only, and it is obvious that a dishonest collector could easily turn omissions to his own advantage with very little chance of discovery, as the summary of his roll is taken to express the amount for which he is responsible. A list of these omissions is included in this report.

Where the Court of Revision has altered an assessment the alteration has not been shown in the assessment roll at all, and in a great many cases the change has been made in the Collector's Roll in pencil. These alterations should be made in red ink and initialled by the Clerk.

The transcription to the Collector's Roll has been done with extreme care by the Clerk, and no errors were discovered.

The Assessors' affirmation was seen in each year.

COLLECTOR'S ROLLS.

Collector's initials as to the various dates on which notices were mailed do not appear except at intervals in any of the Rolls. This is part of the Collector's duties and should be inserted when the notice is sent out. When notices of arrears of taxes were issued, a number of people approached us claiming that they had never received their tax papers, and objecting to the addition of a 10 per cent. penalty. If their story be true, there is, of course, a great deal of justice in this claim.

The taxes are payable in two instalments, the first payable on or before November 15th of the year for which the taxes are being levied and the second on or before May 15th of the following year. Under a yearly by-law a 5 per cent. penalty is imposed on the portion of the first instalment remaining unpaid at November 15th, and under the authority of the Assessment Act a further percentage is added on May 15th, the whole penalty making 10 per cent. of the arrears. A considerable amount of laxity has been observed in collecting this percentage and taxes have been collected several weeks after due date without the addition of the penalty. This practice is objectionable because it gives a collector an opportunity to retain the penalty himself and ascribe the non-payment to a policy of clemency on the part of the Town administration. It is also unfair to enforce a by-law on one member of the ratepayers and allow the next one to evade it. We would, however, direct the attention of the Council to Section 108 of the Assessment Act which provides that no charge greater than 5 per cent. shall be imposed on the aggregate amount of taxes.

ARREARS OF TAXES.

Arrears of taxes are written into a Register.

In transferring the amounts from the Collector's Roll it would facilitate checking if the amount of the transfer were entered in red ink in the Roll and the Register folio inserted. The Arrears Register has never been added nor any attempt made to reconcile it with the amount which should have remained uncollected, taking the amount of the summary of the Collector's Roll and the amount paid into the bank as a basis. In other words, there is no check at all on errors of transcription. When the summary is made up an account should be opened in the ledger debiting that year with the total. All additions or subtractions thereto should be journalized and all collections of that year's taxes are credited to this account. The balance represents the arrears and if the years are added together the result should tally if the penalty is also journalized, with the total of the arrears register. In this way errors are discovered. Our check uncovered several errors, mostly omissions, but on the whole the work was accurately done.

POLICE MAGISTRATE'S RECORD OF CONVICTIONS.

In January, 1916, a Police Magistrate, Mr. W. L. Cummings, was appointed and commenced his duties in the Town of Eastview. A record of all cases tried by Magistrate Cummings is kept together with the penalties imposed. All receipts from fines are deposited in a separate account in the Bank of Nova Scotia and distributed to the corporation, etc., at the close of each quarter. The deposit for each of these periods does not agree with the receipts, due to the fact that fines are sometimes not collected until some time after the conviction, and because the Town Treasurer held back a portion for the purpose of making change. It was necessary for us, therefore, to compare the receipts and deposits over the whole period (1916-1919) and the result showed that \$6.79 more had been deposited than was shown as having been received. This would seem to show that the record was not strictly accurate.

We would advise that the Magistrate initial each conviction as is usual and also that the information forms should be kept properly filed in order that the Record of Convictions may be verified. These forms should also be signed on the reverse side by the Magistrate in all cases.

RECORD OF SALE OF LANDS FOR ARREARS OF TAXES.

During the period under review one sale of lands as provided for by statute was held during 1918. Eighty-eight properties representing tax arrears to the value of \$3,113.98 were disposed of, the Corporation receiving \$2,746.49 from the proceeds of the sale after the Treasurer's commission and cost of advertising had been deducted. We compared the Treasurer's Official Receipt Book with the Record and the latter with the Treasurer's Cash Book and found that a balance of \$8.43 was due the Corporation. Mr. Washington had already advised us that a small difference probably existed and on the amount being ascertained he paid it into the Bank of Nova Scotia. If this amount is added to that already deposited, it will be seen that the total realized from the sale was \$2,754.92 or a loss to the Corporation of \$359.06.

MINUTES AND BY-LAWS.

We have examined the Minutes and By-laws for 1915-1919 inclusive. These are neatly kept in a bound book and appear in order with the exception that By-laws Nos. 326, 327, and 328 of 1919 are not signed by the Mayor and do not bear the seal of the Corporation.

TAX COLLECTOR.

During the period of Mr. Cook's appointment, 1st January, 1915, to 30th September, 1915, the amount of his collections as shown by his Cash Book agreed with the amount deposited in the bank and we had no difficulty in checking his accounts.

In September, 1915, A. Guilbault was appointed Tax Collector and carried out the duties until the 15th July, 1920—to which date it was necessary for us to check his accounts to ascertain if there was any deficiency.

During the period in which A. Guilbault collected taxes in practically no instance did the amount he collected agree with the amount he deposited in the bank. Sometimes a greater sum was deposited and sometimes less.

This, together with numerous clerical errors, showed a net amount of \$58.31 collected by Mr. Guilbault but not deposited in the bank.

To ascertain the correctness of the taxes in arrears we sent notices to all ratepayers in arrears at July 15th, 1920, asking them to inform us if the amount as shown by the books was the correct amount owing.

Through this we found that the appended list total \$252.12 as shown in Schedule No. 8 had been paid to A. Guilbault but had not been entered by him in either his Cash Book or the Collector's Roll.

As an offset we found that he had entered amounts to the value of \$51.36 in his Cash Book which had not been paid. A list of these is also appended in Schedule No. 8.

A. Guilbault's shortage is, therefore, made up as follows as at July 15th, 1920.

Difference between collections and deposits.....		\$58 31
Cash collected but not entered in cash book or collector's roll	\$252 12	
Less amount appearing in collector's cash book but not paid	51 36	
		200 76
Total deficiency of A. Guilbault to July 15th, 1920.		\$259 07
Against this the following deposits have been made by A. Guilbault.		
24th July, 1920	\$231 86	
29th July, 1920	18 46	
		250 32
Leaving net to be collected from A. Guilbault of		\$8 75

Commenting on this shortage it is our opinion that it is chiefly due to two causes:—

1. That the exact amount collected by A. Guilbault was not deposited the day following the collection.

Although at different times adjustments were made, small errors were overlooked and the cash was never correctly balanced.

2. Owing to the Tax Collector's Cash Book being kept in too rough a manner and not being balanced daily by the Tax Collector with the cash collected and also due to the fact that he did not keep the tax money separate from his own. Owing to the difficulty experienced in obtaining a man familiar with book-keeping to act as Tax Collector we are of the opinion that it would be in the best interests of the Town if all taxes were paid into the bank. The bank would send down the duplicates of the collections to the Treasurer who would keep them on file.

It would still be necessary to appoint a Tax Collector, but his duties would consist of sending out tax notices and posting from the Bank Collection Department duplicates to the Collector's Roll.

We would point out that it may be possible that other ratepayers have paid their taxes and will only make a dispute when the tax notices are again sent to them, notwithstanding that a notice of their arrears as shown by the books was mailed to them by us.

LICENSES AND TAXES COLLECTED BY CHIEF OF POLICE.

Although we have made all possible enquiries we have had none of the records of the Chief of Police for collecting licenses covering the period of our audit, produced for our inspection with the exception of one Receipt Book for Dog Taxes collected covering period May 6th, 1919, to May 17th, 1919. This totals to \$216.00.

On May 22nd, 1919, a deposit was made of \$90.00, and on August 21st, 1919, a deposit was made of \$182.00.

These taxes were collected by E. F. Henley who was then Chief of Police.

It would appear from this that the amount collected was not handed to the Treasurer at the time that the collection was made. Owing to the lack of information we are unable to state if all the amounts collected have been handed over to the Treasurer.

The following have been Chief of Police for the periods stated and have collected taxes for Tobacco, Pool, Restaurant, Pedlars, Milk, Slaughter House, Dance Halls, Junk Shops and Dog Licenses:—

H. C. Prior.....	Jan. 1st, 1915, to May, 1915.
E. F. Henley.....	June 1st, 1915, to July, 1916.
Aubrey.....	August, 1916, to (about three weeks).
A. Paquette.....	August, 1916, to Jan., 1919.
E. F. Henley.....	January, 1919, to Dec. 31, 1919.

Schedule No. 14 shows a comparison of the taxes collected and turned in to the Town for the years 1915 to 1919 inclusive, from which it will be seen that the taxes collected and turned in in 1919 are \$307.00 less than in 1918, the main portion of which is in the amount of dog taxes turned in. It should be possible for an actual verification to be made of Tobacco, Pool Room, Restaurant, Slaughter House, Dance Hall, and Junk Shop Licenses by taking the number of places from which licenses are collectable and comparison with the amounts collected.

With regard to Dog Taxes, where the main difference occurs, it would be impossible to verify this accurately without producing the Duplicate Receipt Books.

We have commented elsewhere on the system of checking these taxes.

SUMMARY OF COLLECTOR'S ROLLS.

By-law 196 of 1915 authorizes \$66.58 to be charged against owners for Bradley Avenue sidewalk.

This is shown in Tax Collector's Roll for 1920 as \$65.58. The difference of \$1.00 should be charged against Jackson in 1921 Roll.

By-law 198 of 1915 authorizes \$60.38 to be charged against owners for Park Street West sidewalk.

This is shown in 1915, 1916, 1917, 1918 and 1919 Tax Collector's Rolls as \$60.46.

By-law 233 of 1916 authorizes \$587.11 to be charged against owners for Marier Avenue sidewalk.

This is shown in 1916, 1917, 1918 and 1919 Tax Collector's Rolls as \$596.11.

By-law 241 of 1916 authorizes \$471.26 to be charged against owners for Montreal Road South sidewalk.

This is shown in 1916, 1917, 1918 and 1919 Tax Collector's Rolls as \$456.86.

The difference is explained by Mr. H. R. Washington as being an amount of \$14.40 for sidewalk in front of Town Hall which is charged against the Town.

By-law 273 of 1917 authorizes \$38.72 to be charged against owners for Second Avenue sidewalk.

This is shown in 1918 and 1919 Tax Collector's Rolls but not in 1917.

Motion No. 67 of 1917 authorizes taxes of \$200.00 to be charged against R. C. Episcopal Corporation.

This is not shown in Tax Collector's Roll and has not been collected. It has been overruled by R.C.E.C.

BONUSES.

Copy of Motion 229 of 1919.

Moved by Mr. Cyr, seconded by Mr. Hellard, that in view of the fact that extra work was done by the Clerk, the Foreman of Works, the Night Watchman, Timekeeper and the Auditors that a bonus in lieu of a raise in wages be given in cash, as follows:—

Bonuses passed by motion 229 of 1919.

H. R. Washington, clerk	\$150 00
G. Woods, foreman	125 00
G. J. Cheley, auditor	15 00
E. Martel, auditor	15 00
A. Lacelle, night watchman	25 00
A. Arbour, time-keeper	10 00

There are certain duties attached to the offices referred to for which the salaries were agreed upon, and unless the extra work was outside of those duties, consideration for the payment of bonuses would be lacking.

If it can be shown that the officials did extra work outside of their ordinary duties this would affect the question.

Owing to the wording of the motion we are unable to express an opinion as to the legality of paying these bonuses.

OFFICE SYSTEM.

A filing cabinet has been procured for use in the Town Clerk's Office and we recommend that one drawer should be used entirely for correspondence which

should be filed alphabetically, one for invoices, one for receipts, and one for draft by-laws, resolutions, etc.

We also recommend that cheques should not be attached to the receipts but that each should be filed separately to run in the same order as the Cash Book. This would save time both on the part of the Town Clerk and the Auditors.

Vault.

There is, at present, no vault accommodation in the Town Hall, and we recommend that either a vault be built or a large safe obtained as there is always the danger otherwise of the books and records of the Town being destroyed by fire.

STATEMENT OF ASSETS AND LIABILITIES OF THE TOWN OF EASTVIEW.

ASSETS.

Cash in Bank..... \$161 38

The cash in the Bank of Nova Scotia has been confirmed by letter from the bank.

Accounts receivable \$36,300 03

Made up as follows:

Taxes unpaid \$34 170 03

5% penalty on 1st instalment unpaid 580 '91

Township of Gloucester for percentage of
Public School debentures 1,549 09

\$36,300 03

The taxes outstanding have been checked with the Arrears Register and notices have been sent out to all ratepayers in arrears with a view to confirming this amount.

The amount of the penalty of 5% interest has been verified from the amount due on the 1st instalment as at Dec. 31, 1919.

The amount owing by the Township of Gloucester represents 53% of the annual payment on Public School debentures.

Local Improvements for which Debentures
are to sold \$2,043 40

This represents the expenditure to 31st December, 1919, on Beechwood Ave. sidewalk, against which no debentures had been issued to that date. Verified from cash book.

Assessments receivable \$72,830 94

Made up as follows:

Amount collectable from local ratepayers
for sidewalks, etc. \$48,841 91

Less cash in sinking fund 7,591 44

\$41,250 47

Public School supporters 31,408 09

Beechwood Ave. sidewalk, B/L 20, 1911.. 172 38

\$72,830 94

Amount collectable from local rate-
payers for sidewalks, etc. \$41,250 47

This is the balance of the ratepayers' and town's share of local improvement debentures collectable by assessments in future years and allowing for the amount already deposited in the sinking fund, but not making provision for the interest which will accrue on the cash in the sinking

fund. Verified from the amount unpaid as shown by the Debenture Register. Public School supporters, \$31,408.09. This represents the amount collectable from Public School supporters to meet payments on debentures in future years.

Verified from the amount unpaid as shown by the debenture register.

Under agreement between the Corporation of Eastview and the Township of Gloucester the latter have agreed to pay \$1,549.09 each year up to and including 1920. After this a new scheme of payment will be agreed on.

We have not seen the agreement and have obtained this information from Mr. H. R. Washington.

The Township of Gloucester's share is included in the above figure.

Beechwood Ave. sidewalk, B/L 20, 1911 \$172 38

This represents the amount collectable from the property owners of Beechwood Ave. by annual levy.

Owing to a flaw in the by-law the debentures have never been issued for this, but the property owners' share has been collected annually by special levy.

Verified from By-law 20 of 1911.

Lands, Buildings and Permanent Improvements. \$72,997 45

Taken at the book values without any provision for depreciation.

The Town Hall is shown at the cost price of \$5,930.32, as shown by the ledger. Debentures were issued for this to the value of \$7,000.00. The deed has not been produced and we are therefore unable to state if it is in order.

Watermain, \$67,067.13, represents the amount expended to December 31, 1919, as shown by the ledger, plus the Corporation of Ottawa's account for \$7,536.30, which was unpaid at that date.

Equipment \$5,507 78

Made up as follows:

Fire Department	\$5,508 64	
Less 10% Dep'n	550 86	
		\$4,957 78
Machinery		400 00
Office equipment		150 00
		<u>\$5,507 78</u>

There are no accounts for these items in the books and no inventory has been prepared. Mr. H. R. Washington supplied these figures and we are unable to make a statement as to their accuracy.

LIABILITIES.

Bankers Advances \$1,500 00

Confirmed by letter from the Bank of Nova Scotia.

Accounts Payable \$9,201 80

Made up as follows:

Sundry creditors	\$1,665 50
Corporation of Ottawa—watermain account	7,536 30
	<u>\$9,201 80</u>

Taken from detailed list of accounts unpaid. This amount is subject to change by reason of accounts not rendered at the date of this audit.

Unpaid Levies \$18,707 47

Represents levies made on the ratepayers, but which have not been paid over for the special object for which they were made. Verified with collector's roll.

Debenture Levies Unpaid \$5,145 72

These are levies made on the ratepayers which have not been paid against the debentures. Verified from collector's roll.

Bonded Debt \$152,648 55

This represents the amount unpaid on debentures less cash deposited in the sinking fund.

A detailed schedule has been prepared from the Debenture Register and By-laws.

Ratepayers Investment \$2,637 64

Represents the surplus of assets over liabilities.

GENERAL COMMENT.

The Tax Collector's Accounts were kept in such an unsatisfactory manner that a great deal more of the Auditors' time was spent in checking this part of the work than would usually be the case.

To enable the Town Clerk to rapidly ascertain any figures with regard to the finances of the Town and to facilitate the work for a future audit it would greatly assist if the Ledger was correctly posted up, added and balanced.

We desire to express our thanks to Mayor Gladu, Mr. H. R. Washington and Mr. Osias Thibault and Mr. Cheley for their attention and assistance whilst we were doing the audit.

In preparing this report we have had only the interests of the Town in view and our criticisms are directed against conditions rather than men.

Respectfully submitted,

FRED PAGE HIGGINS,

Chartered Accountant.

Toronto, Aug. 31st, 1920.

LIST OF FINANCIAL STATEMENTS ACCOMPANYING THE AUDITOR'S REPORT.

Schedule
Number.

2. Current Fund Balance Sheet as at December 31, 1919.
3. Statement of Assets and Liabilities as at December 31, 1919.
4. Abstract Statement of Receipts and Payments for year ending December 31, 1919.
5. Accounts payable as at December 31, 1919.
6. Bank Reconciliation and Outstanding Cheques as at December 31, 1919.
7. List of Missing Cheques.
8. Taxes collected by A. Guilbault not appearing in Collector's cash book.
9. Amounts appearing in Collector's cash book not posted in Collector's roll.
10. List of unauthorized payments.
11. Amounts appearing in Collector's roll which had been omitted from the Assessment Roll.
12. List of accounts passed in Council which were not signed by the Mayor or Chairman of Finance Committee.
13. Collector's roll summary for the years 1915 to 1919.
14. Comparison of licenses and taxes collected by Chief of Police for the years 1915 to 1919.
15. Levies for years 1915 to 1919.
16. Schedule of Debentures.

STATEMENT OF CURRENT ASSETS AND CURRENT LIABILITIES AS AT DECEMBER 31ST, 1919.

CURRENT ASSETS.

Cash in Bank of Nova Scotia	\$161 58
Accounts Receivable.	
Taxes unpaid	\$34,170 03
5% interest on first instalment unpaid	580 91
Township of Gloucester, for percentage of Public School debentures	1,549 09
	36,300 03
Local Improvements for which debentures are to be sold	2,043 40
	\$38,505 01

CURRENT LIABILITIES.

Bankers Advances	\$1,500 00
Accounts Payable.	
Sundry creditors	\$1,665 50
Corporation of Ottawa—watermain account	7,536 30
	9,201 80
Unpaid Levies.	
Public School Board	3,117 09
Montfort School Board	7,142 63
St. Charles School Board	1,463 05
County Treasurer—1919 levy and interest	4,191 59
Watermain special rate	1,018 06
Sinking Fund	1,775 05
	18,707 47
Debenture Levies Unpaid.	
Public School debenture	2,738 37
Local improvement debenture	2,407 35
	5,145 72
Surplus	\$3,950 02
	\$38,505 01

ASSETS AND LIABILITIES AS AT DECEMBER 31, 1919.

ASSETS.

Current Assets.

Cash in Bank of Nova Scotia	\$161 58	
Accounts Receivable.		
Taxes unpaid	\$34,170 03	
5% penalty on first instalment unpaid	580 91	
Township of Gloucester, for percentage of Public School debentures	1,549 09	
		36,300 03
Local improvements for which debentures are to be sold.	2,043 40	
		\$38,505 01

Capital Assets.

Assessments Receivable.		
Amounts collectable from local ratepayers for sidewalks, etc.	48,841 91	
Less cash in Sinking Fund	7,591 44	
		41,250 47
Public School supporters		31,408 09
Beechwood Avenue sidewalk, By-law 20, 1911. *		172 38
		72,830 94

Lands, Buildings, and Permanent Improvements.

Town Hall	5,930 32	
Watermain	67,067 13	
		72,997 45

Equipment.

Fire Department	4,957 78	
Machinery	400 00	
Office equipment	150 00	
		5,507 78
		\$189,841 18

LIABILITIES.

Current Liabilities.

Bankers' Advances	\$1,500 00	
Accounts Payable.		
Sundry creditors	\$1,665 50	
Corporation of Ottawa—watermain account.	7,536 30	
		9,201 80

Unpaid Levies.

Public School Board	3,117 09	
Montfort School Board	7,142 63	
St. Charles School Board	1,463 05	
County Treasurer, 1919 levy	4,191 59	
Watermain special rate	1,018 06	
Sinking Fund	1,775 05	
		18,707 74

Debenture Levies Unpaid.

Public School debentures	2,738 37	
Local improvement debentures	2,407 35	
		5,145 72
		\$34,554 99

Capital Liabilities.

Bonded Debt.		
General debentures	\$111,398 08	
Local improvement debentures	48,841 91	
		\$160,239 99
Deduct.		
Cash in Sinking Fund	7,591 44	
		152,648 55
Ratepayers' investment, December 31, 1919 ..		2,637 64
		\$189,841 18

STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDING DECEMBER 31, 1919.

RECEIPTS.

Tax collections, 1918	\$15,870 03
Tax collections, 1919	24,226 78
Premium on taxes	186 42
Loans	24,500 00
Police fines	1,088 00
County grant	2,537 00
Ice cutting	50 00
Tobacco license	197 00
Pool room license	50 00
Restaurant license	50 00
Pedlars' license	45 00
Milk license	7 00
Slaughter house license	30 00
Dance hall license	1 00
Junk shop license	80 00
Dog license	276 00
Public Works Department	20 00
Police Department	8 45
Debentures	68,180 71
Railway tax	217 02
Public School debentures	1 549 09
Board of Health	32 38
Watermain	247 26
Tax sale	257 75

Total receipts \$139,706 89

Cash in bank January 1, 1919 318 60

\$140,025 49

PAYMENTS.

Tax collections	\$3 00
Election expenses	137 12
Salaries	2,398 00
Printing	318 95
Fire Department	2,341 16
Police Department	2,374 34
Police fines	235 00
Public works	4,236 06
Charity	498 00
Montfort School Board	8,662 97
Public School Board	5,500 00
Debentures (principal)	1,863 00
Debentures (interest)	3,235 68
Public School debentures (principal)	1,255 90
Public School debentures (interest)	1,666 90
Loans	29,680 00
Bank interest	539 61
Sinking Fund	1,775 05
Board of Health	1,579 19
Miscellaneous	788 71
Town Hall	84 75
Street lighting	1,921 10
Ice cutting	404 57
Watermain	59,778 09
County rate	5,871 16
Edwards award ditch	672 00
Sidewalk, Beechwood Avenue	2,043 40

Total payments \$139,863 71

Cash in bank December 31, 1919 161 78

\$140,025 49

BANK RECONCILIATION AS AT DECEMBER, 31, 1919.

To bank balance as per cash book	\$167 58	
By bank balance as per cash book		\$161 78
Outstanding cheques		5 80
	<u>\$167 58</u>	<u>\$167 58</u>

List of Outstanding Cheques.

No.	Amount.
1443	30
3081	50
366	5 00
	<u>\$5 80</u>

LIST OF MISSING CHEQUES AS AT DECEMBER 31, 1919.

July 8, 1915.	Cheque No. 2400	D. Desjardins	\$1,800 00
July 22, 1915.	" " 2438	D. Desjardins	1 886 00
Aug. 19, 1915.	" " 2484	D. Desjardins	2,945 80
Oct. 2, 1915.	" " 2539	D. Desjardins	75 00
Dec. 16, 1915.	" " 2636	Emond & Company	100 00
Mar. 3, 1916.	" " 2795	S. & H. Borbridge	50
Apr. 6, 1916.	" " 2879	S. & H. Borbridge	1 10
May 4, 1916.	" " 2906	Gray-Harvey Company	24 75
June 8, 1916.	" " 2950	D. Desjardins	231 00
Aug. 3, 1916.	" " 3034	A. E. Farley	364 00
Aug. 17, 1916.	" " 3041	A. E. Farley	577 28
Nov. 2, 1918.	" " 4428	W. Grandmaitre	58 50

TAXES COLLECTED BY A. GUILBAULT AND NOT APPEARING IN COLLECTOR'S CASH BOOK
AT JULY 15, 1920.

Date Paid.	Roll No.	Name.	Amount.
May 15, 1920.....	62....	H. M. Pritchard	\$2 84
" 15, 1920.....	76....	" "	6 39
" 15, 1920.....	83....	" "	2 84
" 15, 1920.....	74....	" "	2 84
" 15, 1920.....	144....	" "	4 26
" 15, 1920.....	1808....	A. Lafleur	6 32
" 15, 1920.....	1173....	E. Corman	11 40
" 15, 1920.....	610....	A. Lalonde	9 94
" 15, 1920.....	623....	J. Laurier, Jr.	16 06
" 15, 1920.....	339....	Aug. Krupp	12 78
" 15, 1920.....	1352....	Felix Corbue	38 25
" 15, 1920.....	964....	" "	38 34
" 15, 1920.....	951....	" "	30 40
" 15, 1920.....	1152....	L. Apps	9 23
" 15, 1920.....	1495....	R. Roberts	7 10
" 15, 1920.....	1192....	R. Roberts	7 56
" 15, 1920.....	2265....	A. Legault	10 03
" 15, 1920.....	2307....	" "	7 11
" 15, 1920.....	2308....	" "	16 91
May 29, 1920.....	1611....	C. Groleau	5 00
Oct. 1, 1918.....	422....	W. G. Scharf	10 20
Nov. 12, 1919.....	1936....	H. S. Davison	4 26
" 12, 1919.....	1937....	" "	2 13
" 12, 1919.....	1674 ¹²	B. Raberge	10 62
" 13, 1919.....	746....	Wm. Attwood	5 68
May 15, 1919.....	1544....	Miss De Champlain	3 63

\$252 12

AMOUNTS APPEARING IN COLLECTOR'S CASH BOOK WHICH HAD NOT BEEN PAID AT
JULY 15, 1920.

Nov. 14, 1919.....	1985....A. Lacelle	\$17 49
" 14, 1919.....	2112.... "	5 25
May 14, 1920.....	2299.... "	19 87
June 16, 1920.....	2078....Martel	8 75
		\$51 36

AMOUNTS APPEARING IN COLLECTOR'S CASH BOOK WHICH HAVE NOT BEEN POSTED
INTO COLLECTOR'S ROLL.

Roll No.	Date.	Amount.
None given.....	May 20, 1916	\$4 77
" ".....	May 20, 1916	4 77
1036.....	May 20, 1916	2 72
None given.....	July 1, 1916	3 15
" ".....	Nov. 10, 1916	1 68
1449.....	May 15, 1918	12 86
		\$29 95

LIST OF UNAUTHORIZED PAYMENTS.

Date—1915.	Name.	Amount.
Feb. 4.....	R. McKnight	\$5 00
"	A. Hurtubise	4 00
"	J. Gignerre	5 00
"	E. Hellard	4 00
"	Mrs. J. Gladu	3 00
"	J. Rostetter	5 00
"	A. Guilbault	4 00
"	T. Mayer	3 00
"	F. Robert	5 00
"	J. Brownlee	4 00
"	P. Blanchard	3 00
Apr. 5.....	A. H. Armstrong	2.100 00
" 22.....	Postmaster Cummings	5 00
May 6.....	H. Lachappelle	36 66
June 3.....	Postmaster Cummings	5 00
" 17.....	F. Kritsch	12 00
Aug. 5.....	Postmaster Cummings	10 00
Oct. 14.....	"	5 00
1916.		
Apr. 6.....	G. Woods	35 30
"	E. Scharf	11 52
"	Wm. Delany	21 83
"	C. Charron	88
"	E. Gauthier	61
"	J. Francoeur	9 66
"	E. Giroux	5 63
"	H. O'Toole	1 76
"	B. Leduc	6 66
"	Patterson & Byrne	58 00
"	W. C. Edwards Co.	2 00
"	J. Durocher	12 06
Aug. 17.....	F. Pattison	137 17
"	J. Dagenais	30 25
"	N. Boyer	57 75
"	A. E. Farley	577 28
"	J. L. Lowrey	300 60
"	Bellfoyle & Desjardins	1,025 00
Sept. 21.....	Postmaster Cummings	5 00
Oct. 5.....	L. Dennault	30 40
"	O'Houle	19 25
"	N. Corneau	24 25
"	S. Carriere	24 11
"	E. Charron	22 50

Oct. 5	William Delaney	\$22 00
"	J. Gauthier	13 87
"	A. Tremblay	20 25
"	E. Gauthier	14 49
"	O. Bergeron	20 00
"	P. Smith	19 50
"	L. Lamarche	3 75
"	D. Dube	38
"	J. B. Richard	18 85
"	R. Ormond	5 30
Nov. 2	Postmaster Cummings	5 00
1917.		
Jan. 18	H. R. Washington	44 80
May 3	F. X. Laderoute	15 00
"	W. A. Paquette	8 50
"	J. Giroufsky	8 75
July 11	L. Lachine	12 12
Aug. 1	Postmaster Cummings	5 00
Oct. 4	G. Eyr	10 00
" 10	Postmaster Cummings	5 00
" 18	"	5 00
"	D. Grandmaitre	34 56
"	William Delaney	18 90
" 26	H. R. Washington	7 32
"	A. Pacquette	2 00
"	A. Guilbault	1 25
Nov. 3	C. Gosselin	47 07
" 8	A. Guilbault	13 25
1918.		
Feb. 1	H. R. Washington	46 60
Apr. 1	Postmaster Cummings	5 00
" 18	L. Lamarche	2 70
"	N. Corneau	5 70
"	D. Rainville	5 70
"	E. Gauthier	3 60
"	D. Grandmaitre	4 16
May 1	Postmaster Cummings	5 00
June 20	R. C. Cummings	9 55
Aug. 1	Clerk of Divisional Court	27 37
1919.		
Feb. 20	D. Grandmaitre	12 00
"	N. Corneau	6 40
"	William Burke	2 08
"	E. Gauthier	2 80
July 3	Postmaster Cummings	10 00
Nov. 6	Journal Dailies	1 80
Dec. 16	Postmaster Eastview Centre	5 00

COMPARISON OF LICENSES AND TAXES COLLECTED BY CHIEF OF POLICE FOR THE YEARS
1915-1919.

Licenses	1915	1916	1917	1918	1919
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Tobacco	196 00	155 00	208 00	197 00	197 00
Pool Rooms	50 00	65 00	45 00	50 00	50 00
Restaurant	25 00	15 00	20 00	54 00	50 00
Pedlars	105 00	138 00	75 00	61 00	45 00
Milk	6 00	3 00	6 00	7 00	7 00
Slaughter House	30 00	30 00	30 00	30 00	30 00
Dance Hall				1 00	1 00
Junk Shops	20 00	40 00	100 00	120 00	80 00
Dog	211 00	243 00	336 00	523 00	276 00
Total amount paid to Treasurer during year	643 00	689 00	820 00	1,043 00	736 00

ACCOUNTS PAYABLE AS AT DECEMBER 31, 1919.

Municipal World, Limited	\$10 82
L. Postugal	4 00
E. F. Henley	3 45
J. T. Pattison	56 00
O. L. Woerner	15 00
American LaFrance Fire Engine Co.	350 00
J. Gariepy	3 20
Ottawa Isolation Hospital	81 00
J. Durocher	5 83
I. A. Auger	6 14
W. C. Edwards Co., Ltd.	5 50
Ottawa Electric Co.	632 11
C. C. Ray Co., Ltd.	13 15
O'Reilly & Belanger	26 30
Le Syndicat D'œuvres Sociales	34 80
Gray Harvey Co., Ltd.	15 00
Ottawa Electric Co.	3 00
A. Gauthier	39 50
J. Dufour	81 00
E. G. Larwill	7 00
L. Trudeau	3 20
Corporation of Ottawa—water account	269 50
	\$1,665 50

LIST OF ACCOUNTS PASSED IN COUNCIL WHICH WERE NOT SIGNED BY THE MAYOR OR CHAIRMAN OF THE FINANCE COMMITTEE.

Financial Statement	No.	Value.
1, 1916.....	1	\$270 08
" " " 12, 1916.....	12	2,170 60
" " " 1, 1917.....	1	288 48
" " " 4, 1917.....	4	179 95
" " " 8, 1917.....	8	2,991 58
" " " 9, 1917.....	9	3,441 23
" " " 10, 1917.....	10	5,016 67
" " " 11, 1917.....	11	406 83
" " " 12, 1917.....	12	696 10
" " " 13, 1917.....	13	507 55
" " " 14, 1917.....	14	902 75
" " " 1, 1918.....	1	569 06
" " " 3, 1918.....	3	369 38
" " " 9, 1918.....	9	575 73
" " " 13, 1919.....	13	1,186 41

AMOUNTS APPEARING IN COLLECTOR'S ROLL WHICH HAD BEEN OMITTED FROM THE ASSESSMENT ROLL.

1915 ROLL.

Roll No.	Description of Property.	Total of Taxes including arrears.
1770.	7, 8, 9, of 6 Blk. 3 of 6	\$20 52
1771.	6 of 6 Blk. 3 of 6	12 02
1772.	263 Overton St.	9 53
1773.	118 Bradley Avenue	17 99
1774.	119 Bradley Avenue	9 11
1775.	27, 28, 29, 30, 31, 32, 37, 38, 39, 40, 41, 42, of 4 of 6.....	68 40
1776.	3, 4, 50 of 4 of 6	33 07
1777.	23 Bellwood	3 43
1778.	36 Bellwood	3 43
1779.	67, 68 Bellwood	15 90
1780.	69, 97, 98, 99 Bellwood	61 06
1781.	122, 123 Bellwood	9 54
1782.	147 Bellwood	18 92
1784.	151 "	4 87
1785.	165 "	15 98
1786.	225 "	3 43
1787.	32 N. Essex	3 43

COLLECTOR'S ROLL SUMMARY FOR THE YEARS 1915-1919.

	1915	1916	1917	1918	1919
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
County Rate	1,515 81	3,538 94	4,484 61	5,933 11	3,654 25
Town Rate	14,074 75	14,377 07	14,754 58	15,426 03	21,925 34
Public Schools	4,082 63	2,305 22	7,398 19	1,941 81	3,791 77
Public School Debentures No. 1.....	668 09	460 87	595 09	169 29	346 42
" " " No. 2.....	279 47	218 96	319 05	81 17	162 63
" " " No. 3.....		769 25	1,118 84	266 73	674 62
Separate School, Montfort	4,619 40	3,642 28	5,159 88	5,273 46	5,026 50
" " St. Charles	1,104 30	1,073 25	1,286 50	1,337 00	1,454 00
" " Montfort Debentures..	2,146 27	1,772 84	2,006 78	2,052 51	2,116 13
Park Street Sidewalk	60 46	60 46	60 46	60 46	60 46
Montreal Road	566 10	566 10	566 10	566 10	566 10
Beechwood Avenue Sidewalk.....	86 75	86 75	86 75	86 75	86 75
Bradley Avenue	66 58	66 58	66 58	66 58	66 58
Third Avenue	67 06	67 06	67 06	67 06	67 06
Olmstead Avenue	66 24	66 24	66 24	66 24	66 24
McFarlane Avenue		40 00	40 00	40 00	40 00
Dora Avenue Road		91 43	91 43	91 43	91 43
Park Street		112 01	112 01	112 01	112 01
Marin Ave.		596 77	596 77	596 77	596 77
Ogilvie Sidewalk.....		47 43	47 43	47 43	47 43
Hannah Street Sidewalk.....		38 32	38 32	38 32	38 32
St. Hyacinth		40 55	40 55	40 55	40 55
Montreal Rd. South		456 86	456 86	456 86	456 86
Altha Ave.			60 20	60 20	60 20
Marin Ave., West			98 55	98 55	98 55
Overton Street			85 33	85 33	85 33
Marin Ave., East			73 30	73 30	73 30
Award Ditches			1,050 04		
Second Ave. Sidewalk.....				33 72	38 72
Overton St. Road.....				613 48	613 48
Darocher St. Sidewalk.....				61 58	61 58
John Street				199 38	199 38
Russell Road				204 40	204 40
Main Street				160 37	160 37
Catharine St.				202 52	202 52
Edwards Ditch.....					702 68
	29,403 91	30,495 24	40,827 50	36,615 50	43 988 73

GENERAL DEBENTURE STATEMENT

By-law Nos.	Purpose	Date Issued	Deb. Nos.	Term of Years	Due Date	Original Amount	Amount Unpaid
						\$ c.	\$ c.
9	Public School.	May 1-10..	1-20	20	Instalment	12,000 00	7,735 34
10	"	May 1-11..	1-10	10	"	3,000 00	722 41
5	Fire Engine...	Mar. 1-14..	1-10	10	"	5,000 00	2,861 63
183	Town Hall....	Feb. 15-15..	1-20	20	"	7,000 00	6,128 36
244	Public School.	May 1-16..	1-30	30	"	24,000 00	22,950 34
317	Watermain ...	June 5-19..	1-83	30	"	71,000 00	71,000 00
						122,000 00	111,398 08

SCHEDULE OF LOCAL

By-law Nos.	Purpose	Date Issued	Deb. Nos.	Term of Years	Due Date	Original Amount	Amount Unpaid
						\$ c.	\$ c.
20	Sidewalks	Oct. 1-13..	1-20	20	1933	12,886 00	12,886 00
199	"	Apl. 1-15..	1- 4	20	1935	3,157 25	3,157 25
235	Roads	Mar. 1-16..	1- 5	5	1921	4,644 20	4,644 20
242	Sidewalks	Mar. 1-16..	1-10	20	1935	9,885 58	9,885 58
274	"	Mar. 1-17..	1-20	20	Instalment	5,697 00	5,361 24
287	Roads	Nov. 15-17..	1- 5	5	"	3,400 00	2,148 10
291	Sidewalks	Nov. 15-17..	1-20	20	"	6,350 00	5,975 74
302	"	May 15-18..	1-20	20	"	4,925 00	4,783 80
						50,945 03	48,841 91

AS AT DECEMBER 31, 1919.

Interest Rate	When Payable	Annual Levy Interest	Principal	Total Levy	
				\$ c.	
4	May 1.....	Instalment....	Instalment....	882 97	
5	May 1.....	"	"	388 51	
6	Mar. 1.....	"	"	679 34	
5½	Feb. 15.....	"	"	585 75	
5½	May 1.....	"	"	1,651 32	
5½	June 5.....	"	"	4,885 18	
				9,073 07	

IMPROVEMENT DEBENTURE DEBT.

Interest Rate	When Payable	Annual Levy on Local Improvement Rate-payers for Prin. & Int.	Annual Levy for Town's share for Prin.& Int.	Total Levy	First Levy	Final Levy
		\$ c.	\$ c.	\$ c.		
5	Oct. 1.....	566 10	557 76	1,123 86	1913	1932
5½	April 1.....	260 25	19 45	279 70	1915	1934
5½	Mar. 1.....	790 55	322 35	1,112 90	1916	1920
5½	Mar. 1.....	637 56	238 15	875 71	1916	1935
5½	Mar. 1.....	356 10	120 64	476 74	1917	1936
5½	Nov. 15.....	613 48	182 72	796 20	1918	1922
5½	Nov. 15.....	465 36	66 03	531 39	1918	1937
5½	May 15.....	362 89	49 24	412 13	1918	1937
		4,052 29	1,556 34	5,608 63		

TOWNSHIP OF CUMBERLAND.

TORONTO, August 30th, 1920.

The Reeve and Councillors, Municipality of the Township of Cumberland, Leonard, Ontario:—

SIRS.—Acting under appointment made by J. W. Sharpe, K.C., Provincial Municipal Auditor, approved by Order-in-Council dated 15th July, 1920, I, Gordon A. Peters, Chartered Accountant, have made an investigation of the accounts, etc., of your Municipality for the years 1911 to 1917 inclusive, and report thereon as follows:—

ASSESSOR'S ROLLS.

The pages were added in pencil, which when recapitulated did not agree with the grand total entered on the last page of the roll by the Assessor.

Many of the amounts were altered and it was impossible to check the assessments correctly to the Collector's Roll.

The Court of Revision minutes were scrutinized and revised assessments found to be correctly changed on the roll. In connection with these changes "red ink" should be used and each change initialed by the Clerk.

It has been the custom to record the assessments alphabetically. I would recommend that this be changed to concession and lot numbers. It would then be a simple matter to trace properties in subsequent years.

With the exception of the year 1917, the Assessor's affidavit was attached to each year's roll.

COLLECTOR'S ROLL.

This book each year was neatly written up and correctly extended, but the total column only of each page was added. All columns of each page should be added and summarized at the back of the roll before the Clerk's certificate is attached.

The Clerk's certificate was attached to each of the rolls for the years under review.

COLLECTION OF TAXES.

There is a discrepancy of \$4,257.22 between the amount of taxes apparently collected by your Collector and the amount entered in the Cash Book by your Treasurer as received for taxes as at December 31st, 1917. Details of this shortage appear on Schedule (1) attached and are more particularly referred to here below.

I have gone into this matter very thoroughly and find that after each item on the Collector's Rolls is entered in the "received payment column" either (1) month and day, (2) non-effects, or (3) resolutions, the first indicating the day on which the amount was collected by the Collector. The second represents the amounts reported to the County Treasurer as non-resident. The third represents amounts which have been allowed by the Council as uncollectable.

Mr. Russell contends that he has not been credited with all monies turned in by him to the Treasurer. I have examined both Mr. Russell and Mr. Hayes.

who were the Collector and Treasurer respectively during the years 1911 to October 1st, 1917, to ascertain the method of collecting taxes by the Collector and turning same over by him to the Treasurer.

In this connection I find it was Mr. Russell's custom to collect monies from time to time and enter the day and month opposite the amount collected, but did not indicate the year. He kept no other memorandum of his collections.

It was also a custom of Mr. Russell to pay out of these monies collected, Township Orders for Road and School purposes as they were presented to him by the parties interested.

In making his returns to the Treasurer, which was not done every two weeks as required by the Act, Mr. Russell would turn in cash, orders, or his personal cheque. These would be listed by either Mr. Russell or Mr. Hayes on a "memorandum slip," the date and total amount of which would be entered at the back of the Collector's Roll by the Treasurer. These amounts were correctly carried to the Cash Book. During the years 1911 to 1916 both inclusive, there were 73 of these settlements made and for which there are only 22 memorandum slips now available on which, with one exception, there is no indication from whom the amounts were collected. This exception being on slip dated December 26th, 1911, which has written after a \$500.00 amount "pt. Belisle cheque." It is, therefore, impossible to reconcile the individual amounts collected from the ratepayers with the lump sum settlements made between Collector and Treasurer as entered at the back of the Roll.

During the years 1911 to 1914 inclusive, your Collector personally delivered the tax notices and personally collected the taxes. During the years 1915-16, however, the tax notices were mailed by your Collector and considerable of the taxes were either paid to the Treasurer, to your bank, or to your Clerk. In the case of amounts paid to your Clerk, he would hand same to the Collector, who would then mark the amount off the Roll. In the case of the amounts paid to the bank, they would send a deposit slip to your Collector, from which he would mark the amount off the Roll. In the case of amounts paid to your Treasurer, these would be reported to the Collector each time they met, when the Collector would mark same off the Roll. These collections, together with others paid direct to the Collector, would be listed on a memorandum slip each time that the Collector made a settlement with the Treasurer.

In connection with orders paid by the Collector, there are three cases where he made a payment on account of an order, which amount was endorsed on the back of the order. These orders were retained by the payee and the balance collected from the Treasurer, who produces the orders as his voucher, and has entered the total amounts as payments in his Cash Book.

These orders are:—

December	4/11, No. 279 R.C.S.S., No. 15.....	\$1,002 99
"	16/-12 No. 178 R.C.S.S., No. 15.....	1,001 14
"	29/-13, No. 276 R.C.S.S., No. 15.....	1,100 30

On the order No. 279 there was \$500.00 paid on account by Mr. Russell which was credited to him on memorandum slip December 26th, 1911, as mentioned above. On the order No. 178 there is an endorsement of \$100.00 received from Mr. Russell and on order No. 276 an endorsement of \$500.00 received from Mr. Russell. There is, however, no evidence on memorandum slips produced of any items that can be reconciled with these amounts. Mr. Hayes claims they

were mentioned by Mr. Russell when making settlements and were listed on a memorandum slip. Mr. Russell claims that he did not mention these amounts and that he has not received credit for this \$900.00.

In the 1916 Collector's Roll, the page immediately preceding the one on which Mr. Russell's payments are recorded, has been taken out. Both Mr. Hayes and Mr. Russell claim they were not aware of this.

It was the custom of your Collector to commence collecting taxes about October 1st of each year and to continue same until January or February of the second year following. He, therefore, had in his possession during October, November, January and February, the Rolls for two years, during which time he was collecting for both periods and did not keep his collections separate.

When your local Auditors received the Roll in January or February for the second year preceding, they would evidently inform the Collector of the amount which was required to balance the Roll and he would pay same over to the Treasurer. This is supported by the fact that in some years where an amount is entered in the Cash Book as having been received for taxes in December, the amount was not actually received until January or February of the second year. This is clearly shown by memorandum slip dated February 7th, 1916, which was entered in Cash Book on December, 1914, and credited on the 1914 Roll. Mr. Russell kept a "bank account" in the Royal Bank at Vars under the name, "William Russell Tax Account," for the years November, 1912, to January 31st, 1918. Up to October 16th, 1914, individual amounts and names are entered in the pass book. After this date amounts only are shown, many of which I was able to trace to the Collector's Roll. Mr. Russell, however, did not deposit all monies received in this bank account.

As mentioned above, Mr. Russell would issue cheques on this account, handing same to the Treasurer, which would be listed on a memorandum slip and is satisfied that all cheques issued were credited to him.

In connection with the 1917 taxes, there was no difficulty in reconciling collections with individual items on the Roll. This was owing to the fact that, following the recommendation of Mr. H. S. Bates, complete records were kept of all collections.

CASH BOOK.

From January 1st, 1911, to October 1st, 1917, of period under review, Mr. Frank Hayes was Treasurer of your township and entered up the Cash book for this period.

The Cash Book was neatly kept but not complete, in that the pages were not totalled. A balance, however, was extended after each item. At the end of each year the balance shown was certified correct by your local Auditors but was not verified by actual count.

In connection with the Cash Receipts, the tax items were checked and as stated above found to agree with the total amounts entered in the back of the Collector's Roll, which is the only evidence produced of receipts from this source. I have endeavoured to ascertain all other sources of cash receipts and with exceptions of amounts received from the County Treasurer, found the entries in the Cash Book to agree with the information obtained. These exceptions are in connection with amounts claimed to have been paid to your Treasurer by the County Treasurer for school purposes in the years 1912, 1913 and 1914, details of which are shown on schedule (2) attached.

In connection with the payments, I was unable to obtain vouchers for 1911 disbursements. Mr. Hayes claims these were turned over to Mr. Bates but they are not now available. Mr. Bates did not examine the accounts for 1911 and has no recollection of having had these vouchers.

For the other years under review, most of the vouchers were produced. There were, however, some vouchers missing which I have listed on Schedule 3 attached. Mr. Hayes claims these vouchers were on hand when the local Auditors went over the work and it is a matter for your Council now to decide if you will accept this statement. Some vouchers, however, were neither endorsed nor signed. These are listed on Schedule 3 and have been handed to your present Treasurer to be completed by endorsement or signature.

On Cash Book, folio 111, there is a debenture item entered for \$380.04. The voucher calls for \$280.04 only. I have, therefore, charged the Treasurer with the difference of \$100.00 on Schedule 2 attached.

In the year 1914 your Treasurer has \$160.14 and \$160.40 entered as paid to R. C. S. S. No. 15. Neither of these vouchers have been produced but the records show this school section entitled to \$160.14 and there is no evidence that they did not receive same. I have, therefore, charged the Treasurer with the duplicate payment of \$160.40 on Schedule 2 attached.

I have written the Secretary-Treasurer of each school section to verify the amount paid them and have received some replies, but up to the present have had no reply from R. C. S. S. 15 above. Both of these amounts may have been paid to this school section, in which event they will require to refund \$160.40.

On October 1st, 1917, a new form of cash book, having only one column on each side, was installed. This is not in accordance with the Department's regulations concerning the form of cash book to be used.

Taking into consideration the cash balance due October 1st, 1917, as shown by cash book and the above items, there is a shortage of \$2,271.76 to be accounted for by Mr. Frank Hayes.

BANK ACCOUNT.

Your Treasurer did not deposit in a chartered bank all monies received by him as required by Section 225 of the Act. He did, however, keep a bank account in the name of the Township, which he claimed was for his own convenience only.

It was the Treasurer's custom to issue cheques (1) for individual orders; (2) Bank loans; (3) To storekeepers for two or more orders cashed by them; (4) To himself; (5) To cash. The cheques for the three latter cases do not appear in the cash book. He also paid orders by cash which, together with the orders paid individually or collectively by cheque, were entered in the cash book as if paid individually by cash. This made it impossible to reconcile the bank withdrawals with the cash book.

It was the Treasurer's custom to deposit only a portion of the receipts and did not record any deposits in the cash book. It was therefore impossible to reconcile the bank deposits with any entries in the cash book.

There is an item of \$850.35 in the bank pass book as a deposit on October 3rd, 1914, which is marked "Debenture." I have been unable to trace any particulars in regard to this item. There has not been a principal or interest payment on such a debenture up to December 31st, 1917, nor is your present Treasurer aware of any purpose for which this debenture would be issued. I have been in com-

munication with the bank manager, who cannot give me any further information regarding the above.

From the above it will be seen that the bank account cannot be used to verify the cash receipts or disbursements.

DRAINAGE ACCOUNTS.

Your Council passed a resolution instructing the Treasurer to record the drainage transactions in a separate book. This has never been done and it was therefore impossible to properly check up these accounts. Your present Treasurer should procure such a book and keep in same a separate account for each drain, showing actual receipts and disbursements, which should balance with the Drainage columns in the cash book.

DEBENTURES.

No debenture register has been kept nor have accounts been kept for your debenture debts as required by Section 301 of the Act. I would recommend that such a book be procured at once and be properly entered up.

All debenture transactions during this period were checked both as to levies for debentures, proceeds from sale of new debentures and principal and interest paid on all debentures.

Owing to the fact that many debenture payments are payable before October, it has been the custom for your Clerk to include in the levy each year the debenture amounts which are due before October in the next year. This has caused a little confusion and in three cases an over-levy has been made for one year. They are as follows:—

By-law No. 542 in 1914.....	\$207 99
“ 596 in 1916	108 69
“ 672 in 1916	124 73

In connection with the first amount, this was your share of a debenture issued by the Township of Russell. This amount has been paid to the Township of Russell and will be required to be returned by them. See Schedule (4) attached. In the other two cases no over-payment has been made and the amount is now in the treasury. In all three cases it will be necessary to allow these levies to the ratepayers who have been overcharged, as per Schedule (4) attached.

LEVIES.

Your Clerk keeps a very complete record of his calculations for each year's levies. It has not, however, been the custom to prepare a “budget” each year before *striking* the rate. This budget should include an estimate of the coming year's running expenses of the Township and be a guide to your Council during the year as to what expenditure can be made.

In this connection I find that your Township is in a very healthy condition financially, in that, with one exception, there has been a surplus of income over expenditure for each of the years which I have examined as shown on Schedule (5) attached. This exception is in the year 1911, and is probably due to the fact that as the vouchers for 1911 were not available and no allowance was made for 1910 accounts, which may have been paid in 1911.

MINUTES OF COUNCIL MEETINGS.

These were neatly kept and properly signed and all matters referred to therein given effect to.

In the minutes of the meeting held October 2nd, 1911, a resolution was passed authorizing the issue of a duplicate order payable to the Township of Osgoode for \$379.33 in connection with the Simpson drainage scheme. The original of this order was issued in October, 1909. Upon investigating this matter it was found that in 1909 evidently an order was issued in error payable to and cashed by the Township of Russell. In 1911 the Township of Osgoode order was entered as paid in the Cash Book. This voucher is missing. A letter, however, has been found from the Treasurer of this Township of Osgoode acknowledging having received this amount in 1911.

Upon examining the By-law in connection with this drainage scheme it was found that the Township of Russell was not entitled to any amount. The Township of Russell has been charged with this \$379.33 on Schedule (4) attached.

BY-LAWS.

These were neatly written up and properly signed and matters mentioned therein given effect to.

ASSETS AND LIABILITIES AND REVENUE ACCOUNT.

In order to effectively check the transactions for the period under review a complete ledger was opened on a double entry basis.

This ledger was written up from the transactions recorded in the cash book, the levy book and any source of information such as By-laws and Minutes of Council Meetings.

From these ledger accounts the following has been prepared, a Comparative Revenue Account, Schedule (5); Surplus Account, Schedule (6); and Comparative Statements of Assets and Liabilities, Schedules (7) and (8).

Schedule (7) contains the Liquid Assets and Current Liabilities. At December 31st, 1917, there is shown a Cash Surplus of \$15,151.54. This includes amounts shown as due by Mr. Russell and Mr. Hayes.

Schedule (8) contains the Permanent Assets and Debenture Liabilities. The asset items—Town Hall, School Buildings and Ditches and Watercourses are carried at values equal to the amount of the unmatured debentures thereon. The other assets are at values shown on statement January 1st, 1911.

Schedules (9) and (10) give in detail the particulars of debentures outstanding December 31st, 1917.

The results of the investigation are summarized as follows:—

1. *Assessor's Roll*.—Numerous alterations, totals entered in pencil incorrectly and not summarized at end of the roll.

2. *Collector's Roll*.—All columns on each page not totalled, nor roll summarized. A page has been taken out of the 1916 roll.

3. *Collection of Taxes*.—There is a shortage of \$4,257.22 to be accounted for by Mr. Murray Russell, who was Collector for the years 1911 to 1916 inclusive.

4. *Cash Book*.—Some receipts were omitted, and payments overstated, which results in a net shortage of \$2,271.76 to be accounted for by Mr. Frank Hayes, who was Treasurer for the years 1911 to October 1st, 1917.

5. *Bank Account.*—All receipts were not deposited and all payments were not made by cheque. It was necessary, therefore, to ignore the bank transactions.

6. *Drainage Accounts.*—There was no separate record kept of Drainage Account transactions.

7. *Debentures.*—A Debenture Register has not been kept. There were overlevies for three debentures as shown in Schedule 4.

The Township of Russell has been overpaid the amount of \$587.32 as per Schedule 4.

CONCLUSIONS.

I desire to thank your Officers and Auditor for the assistance rendered during this investigation.

Respectfully submitted,

GORDON A. PETERS.

Chartered Accountant.

MUNICIPALITY OF THE TOWNSHIP OF CUMBERLAND.

RECONCILIATION OF COLLECTORS' ROLLS FOR YEARS 1911-2-3-4-5-6.

	Dr.	Cr.	Balance.
1911 Total of Roll	\$29,453 43		
Total per Cash Book		\$29,079 59	
Non-effects		676 60	
Resolutions		34 80	
1912 Roll	361 54		
Balance		23 98	Dr. \$23 98
	\$29,814 97	\$29,814 97	
1912 Total of Roll	\$27,501 65		
Total per Cash Book		\$26,147 22	
1911 Roll		361 54	
Non-effects		909 76	
Resolutions		83 13	
	\$27,501 65	\$27,501 65	
1913 Total of Roll	\$28,790 18		
Total per Cash Book		\$27,873 03	
Non-effects		789 68	
Resolutions		127 47	
	\$28,790 18	\$28,790 18	
1914 Total of Roll	\$31,422 03		
Total per Cash Book		\$30,722 10	
Non-effects		622 30	
Resolutions		92 96	
Balance	15 33		Cr. 15 33
	\$31,437 36	\$31,437 36	
1915 Total of Roll	\$35,754 85		
Tax percentage	323 14		
Total per Cash Book		\$32,658 48	
Non-effects		809 79	
Resolutions		17 02	
Balance		2,592 70	Dr. 2,592 70
	\$36,077 99	\$36,077 99	

1916	Total of Roll	\$38,661 48		
	Total per Cash Book		\$36,442 79	
	Non-effects		459 75	
	Resolutions		253 17	
	Tax percentage	249 45		
	Outstandings		274 52	
	Balance		1,480 70	Dr. 1,480 70
		<u>\$38,910 93</u>	<u>\$38,910 93</u>	<u>\$4,082 05</u>
	Amount <i>re</i> 1917 taxes credited Mr. Russell's bank account			175 67
1917	Total per Roll	\$41,816 02		
	Percentage	35 32		
	Cash		\$36,937 48	
	Amount charged Mr. Russell above		175 67	
	Outstandings		4,738 19	
	Total balance to be accounted for by Mr. Russell			\$4,257 72
		<u>\$41,851 34</u>	<u>\$41,851 34</u>	

MUNICIPALITY OF THE TOWNSHIP OF CUMBERLAND.

STATEMENT OF AMOUNTS TO BE ACCOUNTED FOR BY FRANK HAYES AS AT DECEMBER 31, 1917.

		Dr.	Cr.
To Cash Book Balance, Oct. 1, 1917		\$909 35	
To amount paid to Township in 1912 by County Treasurer for school purposes, Public.....	\$1,220 70		
Separate.....	257 10		
	<u>\$1,477 80</u>		
By amounts entered in Cash Book as received	502 70		975 10
To amount paid to Township in 1914 by County Treasurer for Public School purposes	1,381 10		
By amounts entered in Cash Book as received..	1,017 67		363 43
To amount paid to Township in 1915 by County Treasurer for Public School purposes	1,692 10		
By amounts entered in Cash Book as received..	1,965 52		273 42
To amount paid Township in 1912 by County Treasurer <i>re</i> lunatics and not entered in Cash Book		36 90	
To amount entered in Cash Book in 1914 as paid to R. C. S. S. No. 15		160 40	
(There is also a payment of \$160.14 in 1914 to R.C.S.S. No. 15.)			
To Debenture payment entered on C.B. 111 as...	380 04		
Voucher is for	280 04		
		100 00	
By balance, being amount to be accounted for by Frank Hayes at December 31, 1917.....			2,271 76
		<u>\$2,545 18</u>	<u>\$2,545 18</u>

MUNICIPALITY OF THE TOWNSHIP OF CUMBERLAND.

1911 All Vouchers.

1912					
C.B.	19	Trustees R. C. S. S. No. 11, Voucher No. 25.....		\$19 20	
	19	" " " 11 " 26.....		54 00	
	20	" " " 14 " 36.....		43 60	
	20	" " " 14 " 37.....		112 00	
	23	" " P. S. S. 6 " 91.....		36 94	
	24	J. O. Smith	" 100.....	3 65	
	24	R. Goodfellow	" 102.....	2 14	
	26	L. Bisin	" 138.....	10 50	
	34	M. Savage	" 260.....	9 62	
	34	R. Armstrong	" 262.....	14 48	
	36	Trustees R. C. S. S. No. 7, " 322.....		30 00	
	36	" " " 14 " 320.....		60 00	
	37	" " " 11 " 336.....		44 00	
	37	Debenture No. 574	" 347.....	118 89	

1913

C.B.	41	Trustees R. C. S. S. No. 12, Cambridge, Voucher No. 55.....		\$6 80	
	44	Debenture No. 666.....	" 155.....	38 62	
	44	" " 481.....	" 156.....	158 40	
	44	" " 509.....	" 159.....	183 95	
	45	" " 596.....	" 184.....	108 69	
	45	" " 542.....	" 185.....	207 99	
	45	" " 528.....	" 186.....	402 51	
	46	" " 633.....	" 212.....	199 40	
	52	" " 574.....	" 406.....	318 92	
	54	" " 636.....	" 477.....	123 61	
	55	" " 672.....	" 472.....	137 25	

1914

C.B.	60	Trustees R. C. S. S. No. 15, Voucher No. 79.....		\$160 14	
	63	" " 15 " 133.....		160 40	
	69	M. Richardson	" 205.....	73 50	
	72	Phone Account	" 258.....	1 60	
	72	Insurance on Debenture ..	" 262.....	1 20	
	73	Exchange "	" 267.....	5 00	
	73	Phone call "	" 268.....	1 60	
	75	" " "	" 302.....	1 75	

1915

C.B.	94	J. Shane.....Voucher No. 78.....		6 75	
	94	Sec.Treas. S. S. No. 17-18..	" 82.....	77 26	
	103	Debenture	"	726 49	
	110	Sec.Treas. S. S. No. 4....	" 503.....	34 70	

1916

C.B.	115	Exchange on Cheques Voucher No. 48.....		3 47	
	120	Sec-Treas. S. S. No. 14....	" 126.....	98 00	
	123	" " 9.....	" 163.....	45 00	
	126	" R.C.S.S. No. 17....	" 215.....	11 71	
	130	Jas. Cotton, "	" 267.....	200 00	

1917

C.B.	139	Exchange Voucher No. 139.....		2 45	
	150	Girvais Cheque, N.S.F. ..	" 150.....	25 69	

CASH VOUCHERS NOT ENDORSED, ETC.

C.B.	87	Sec. Treas. S. S. No. 4, Voucher No. 480.....		\$138 48	Not signed
	83	" R.C.S.S. No. 7, " 416.....		600 76	nor endorsed
	88	" P. S. S. No. 2, " 496.....		799 68	Duplicate
	81	" " No. 5, " 404.....		219 76	Not endorsed

1915							
C.B.	101	W. W. Dunning	Voucher No. 230.....		\$219 00	Not endorsed	
	104	Sec-Treas. P. S. S. No. 4,	" 329.....		97 50	" "	
	110	" " No. 4,	" 503.....		34 70	Not signed	
	111	" " No. 2,	" 519.....		46 15	Not endorsed	
1916							
C.B.	120	" " No. 4,	" 126.....		98 00	Not signed	
	123	" " No. 9,	" 163.....		45 00	Not endorsed	
	121	Wm. Hayes	" 135.....		15 00	" "	
	130	Sec-Treas. P. S. S. No. 3,	" 267.....		200 00	" "	
1917							
C.B.	141	" " No. 3,	" 114.....		64 12	" "	
	144	Murray Russell	" 156.....		35 76	" "	
	9	Sec-Treas. P. S. S. No. 3,	"		106 25	" "	
	9	" " No. 4,	"		83 75	" "	
	9	" " No. 5,	"		189 63	" "	
	9	" " No. 12,	"		168 13	" "	
	13	N. Rathwal	"		15 00	" "	
	11	Secy-Treas. R.C.S.S. No. 11,	"		1,054 11	" "	
	11	" P. S. S. No. 2	"		1,906 13	" "	

MUNICIPALITY OF THE TOWNSHIP OF CUMBERLAND.

STATEMENT OF AMOUNT DUE BY TOWNSHIP OF RUSSELL AT DECEMBER 31, 1917.

To overpayment on Debenture By-law No. 542 in 1914.....	\$207 99
To amount paid in error in 1909 <i>re</i> Simpson drain	379 33
	\$587 32

STATEMENT RE DEBENTURE OVERLEVIES.

Overlevy on Debenture By-law No. 542 in 1914.....	\$207 99
Overlevy on Debenture By-law No. 596 in 1916	108 69
Overlevy on Debenture By-law No. 672 in 1916	124 73
	\$441 41

MUNICIPALITY OF THE

REVENUE ACCOUNT FOR

	1911		1912		1913	
	Dr.	Cr.	Dr.	Cr.	Dr.	Cr.
General Rate.....		\$7,676 96		\$7,707 66		\$7,748 98
Dog Taxes.....		583 00		459 00		516 00
C.P.R. and G.T.R.....		40 92		32 01		43 65
Statute Labour.....		3,569 00		942 00		688 09
Sale of Tile.....		15 00				
Miscellaneous.....		456 75		404 57		163 42
Licenses.....		96 00		118 13		204 00
Ditches and Water-						
courses Levy.....				930 71		222 88
P.V. Vars Levy.....				66 26		65 55
Board of Health Levy						157 85
T. P. Clarence Levy..						
P. V. Sarsfield Levy..						
Tax Percentage.....						
Hospital Levy.....						
Railway Taxes.....						
Salaries.....	\$1,513 20		\$1,566 55		\$1,628 04	
P. V. Vars.....	471 90		409 67		137 12	
P. V. Cumberland....	527 54				512 77	
Roads and Bridges...	9,550 55		4,557 80		3,731 21	
Stationery and Printing	207 23		46 40		343 54	
Charity and Red Cross	314 01		230 95			
Board of Health.....	28 00		8 00		92 75	
Interest Bk.....	226 61		403 80		105 07	
Drains.....	464 72		457 71		846 25	
Miscellaneous.....	304 75		286 55		478 03	
Tax Resolutions.....	34 80		83 13		127 47	
Sheep Killed by dogs			50 33		32 66	
P. V. Sarsfield.....					442 50	
Law Costs.....					128 65	
P. V. Sarsfield.....						
T. P. Gloucester.....						
Deficit.....		1,205 68				
Surplus.....			2,559 45		1,204 36	
	\$13,643 31	\$13,643 31	\$10,660 34	\$10,660 34	\$9,810 42	\$9,810 42

MUNICIPALITY OF THE TOWNSHIP OF CUMBERLAND.

CASH SURPLUS ACCOUNT AS AT DECEMBER 31, 1917.

1911		
Jan. 1	By surplus as per Auditor's Report Jan. 1, 1911.....	\$2,745 61
Jan. 31	By Railway Tax Account	49 32
"	By School Building Account	1,002 95
"	By Ditches and Watercourses Account	8,651 72
"	By Non-effects Account	987 74
"	To 1910 School Levy	\$214 51
"	To 1910 School Grant	189 35
"	To 1910 Debentures paid in 1911	1,402 59
"	To Debenture Account	1,735 40
"	To Town Hall Building Account	1,423 67
"	To 1910 County Rates paid in 1911	928 69
"	To 1910 Tax Resolutions	278 36
"	To Ratepayers Investment Account	2,275 00
"	To 1911 Deficit	1,205 68

TOWNSHIP OF CUMBERLAND

YEARS 1911-2-3-4-5-6-7.

1914		1915		1916		1917	
Dr.	Cr.	Dr.	Cr.	Dr.	Cr.	Dr.	Cr.
	\$7,855 27		\$7,892 61		\$7,940 13		\$7,888 67
	465 00		487 00		543 00		537 00
	38 94		36 68		36 18		36 26
	683 00		656 00		1,017 50		829 50
	305 61		620 89		682 35		1,206 67
	198 00		180 00				
	385 73		271 93		296 24		99 92
	109 63						
	321 61						
	92 16						
			323 14		249 22		
					60 30		
					143 54		
\$1,340 54		\$2,226 67		\$1,939 87		\$1,931 40	
480 65		226 12		215 00		195 15	
518 00		161 67				268 83	
5,109 89		2,579 53		3,573 15		2,721 05	
194 59		287 31		175 55		237 55	
69 00		673 35		543 10		325 00	
140 70		40 00		10 40		47 90	
192 49		97 79		19 01		259 90	
1,610 35		1,079 65		627 14		674 73	
433 25		879 96		264 53		378 34	
		17 02		253 17			
		76 49		147 00		214 00	
16 00		16 00		174 75		16 00	
207 69		165 05		33 96		155 05	
						644 75	
141 80		1,941 64		2,991 83		2,528 37	
\$10,454 95	\$10,454 95	\$10,468 25	\$10,468 25	\$10,968 46	\$10,968 46	\$10,598 02	\$10,598 02

1912			
Dec. 31	By 1912 Surplus		\$2,559 45
1913			
Dec. 31	By 1913	"	1,204 36
1914			
Dec. 31	By 1914	"	141 80
1915			
Dec. 31	By 1915	"	1,941 64
1916			
Dec. 31	By 1916	"	2,991 83
1917			
Dec. 31	By 1917	"	2,528 37
"	To Balance		15,151 54
			\$24,804 79
			\$24,804 79

TOWNSHIP OF CUMBERLAND.

IMMEDIATE LIABILITIES.

1914		1915		1916		December 31, 1917	
Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities
\$4,140 37	.....	\$5,714 48	.....	\$10,435 93	.....	\$4,066 08	.....
89 59	.....	89 59	.....	89 59	.....		.....
23 98	.....	23 98	.....	23 98	.....		.....
1,637 83	.....	1,716 61	.....	859 34	.....	514 92	.....
	672 14		572 14		665 56		.....
							
23,159 85	.....	15 35	.....	15 35	.....		.....
		6,739 34	.....	2,621 73	.....		.....
				12,902 73	.....	274 52	.....
						4,738 19	.....
							
				207 99	.....	587 32	.....
							
						4,257 72	.....
						2,271 76	.....
						60 00	.....
						833 55	.....
						490 15	.....
						571 77	.....
						431 83	.....
							
	4,000 00		1,336 67		4,386 67		.....
							
	2,285 09		2,750 32		2,826 10		2,329 36
	5,013 83		5,022 75		5,251 76		114 08
	5,348 19	12 90	.....	12 44	.....		.....
							
							123 39
							5 00
							36 00
							4 43
							3 00
							1 62
							42 01
							41 45
							17
							7 80
	3,811 52		1,172 64		3,369 70		.....
							
					441 41		441 41
							192 63
							603 92
	7,920 85		3,377 05		10,197 20		15,151 54
\$29,051 62	\$29,051 62	\$14,296 90	\$14,296 90	\$27,153 73	\$27,153 73	\$19,097 81	\$19,097 81

MUNICIPALITY OF THE

PERMANENT ASSETS

	1911		1912		1913	
	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities
Assets—						
Gravel Pit and Outfit	\$275 00		\$275 00		\$275 00	
Tile on Hand	150 00		150 00		150 00	
Stone Crusher and Mixer ..	1,300 00		1,300 00		1,300 00	
Graders and Scrapers	550 00		550 00		550 00	
Town Hall and Site (Bal. of Debenture Liability)	1,367 73		1,238 49		1,104 08	
School Buildings (Bal. of Debenture Liability)	746 45		524 13		290 54	
Ditches and Watercourses (Bal. of Debenture Liability) ..	7,514 07		6,686 21		5,614 06	
P. V. Sarsfield					1,200 00	
P. V. Vars						
Liabilities—						
Town Hall Debentures		\$1,367 73		\$1,238 52		\$1,104 11
S. S. Debentures		746 45		524 13		290 54
Ditches and Watercourses Debenture		7,514 07		6,686 18		5,614 03
Sarsfield Debenture						1,200 00
Vars Debenture						
Ratepayers Investment		2,275 00		2,275 00		2,275 00
	\$11,903 25	\$11,903 25	\$10,723 83	\$10,723 83	\$10,483 68	\$10,483 68

MUNICIPALITY OF THE TOWNSHIP OF CUMBERLAND.

STATEMENT OF DEBENTURE LIABILITY NOT YET LEVIED, DECEMBER 31, 1917.

By-law No.	Purpose.	Annual payment.	Due.	First levy raised.	Balance to be raised by levy.
509	Town Hall	\$183 95	1920	*1900	\$510 49
574	Wilson Drainage	318 92	1919	*1904	593 00
621	Simpson Drain	279 67	1923	1909	1,419 50
636	Wilson Drainage	123 61	1919	1910	229 85
713	S. S. No. 5 School House.	167 10	1944	*1914	2,172 91
705	S. S. No. 5 School House..	290 60	1944	*1914	3,778 68
707	S. S. No. 3 School House.	726 49	1944	*1914	9,446 66
717	S. S. No. 3 School House.	205 93	1930	*1915	1,726 44
708	Bourbonnis Drain	107 98	1924	*1914	530 99
727	Police Village of Vars....	407 60	1925	1916	2,531 14
694	Police Village of Sarsfield	165 05	1923	1914	796 72

\$23,736 38

*These levies are one year in advance.

TOWNSHIP OF CUMBERLAND.

AND DEBENTURE LIABILITIES.

1914		1915		1916		December 31, 1917	
Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities
\$275 00	.....	\$275 00	.....	\$275 00	.....	\$275 00	.....
150 00	.....	150 00	.....	150 00	.....	150 00	.....
1,300 00	.....	1,300 00	.....	1,300 00	.....	1,300 00	.....
550 00	.....	550 00	.....	550 00	.....	550 00	.....
964 29	.....	818 96	.....	667 74	.....	510 49	.....
16,293 11	.....	17,891 91	.....	17,466 78	.....	17,124 71	.....
5,480 36	.....	4,440 49	.....	3,483 75	.....	2,773 32	.....
1,107 84	.....	1,010 05	.....	906 49	.....	796 72	.....
				2,772 40	.....	2,531 14	.....
	\$964 34		\$818 96		\$667 74		\$510 49
	16,293 09		17,891 91		17,466 78		17,124 71
	5,480 33		4,440 49		3,483 75		2,773 32
	1,107 84		1,010 05		906 49		796 72
					2,772 40		2,531 14
	2,275 00		2,275 00		2,275 00		2,275 00
\$26,120 60	\$26,120 60	\$26,436 41	\$26,436 41	\$27,572 16	\$27,572 16	\$26,011 38	\$26,011 38

STATEMENT OF DEBENTURE AND INTEREST LEVIED BUT NOT PAID DECEMBER 31, 1917.

By-law.	Purpose.	Year Levied.	Principal.	Interest.	Total
509	Town Hall	1918	\$163 54	\$20 41	\$211 67
705/713	Schools	1918	94 89	362 81	457 70
707/717	"	1918	247 20	685 22	932 42
708	Bourbonnis Drain	1918	71 82	36 16	107 98
727	Police Village of Vars	1917	241 26	166 34	407 94
694	Police Village of Sarsfield	1917	109 77	55 28	165 05
	Township of Russell.....	....	.....	.....	46 50
					\$2,329 36

TOWN OF BONFIELD.

November 5th, 1920.

The Mayor and Councillors, the Municipality of the Town of Bonfield, Ont.:—

SIRS:—A petition dated 7th August, 1920, signed by two of your Councillors and thirty ratepayers of the Municipality was sent to the Municipal and General Auditor of Ontario, Toronto, requesting the auditing of all the books of the Municipality since the last audit made by Dr. Pedlar and Wm. O'Connor, i.e., from 1st January, 1914.

As requested by this petition, J. W. Sharpe, K.C., Provincial Municipal Auditor, appointed me, Gordon A. Peters, C.A., of Toronto, to make the audit. This appointment was approved by Order-in-Council dated 11th October, 1920.

I have completed the audit and report thereon as follows:—

INTERVIEW.

An interview was had with the Mayor, the Clerk and several ratepayers to ascertain the condition of affairs and to find out if there were any claims of specific irregularities.

There were no specific irregularities mentioned, but a general dissatisfaction expressed against the method of conducting the Town's affairs and more especially in connection with the Council's method of authorizing construction in 1919 and the supervising of the Local Improvement Sewer on Church Street.

SCOPE OF AUDIT.

ASSESSMENT-ROLL.

The assessment roll for each year was checked and with exception of 1917 found to be correct. The Assessor's affidavit was attached. The roll for the year 1917 was not complete in that it was not summarized nor was the Assessor's affidavit attached: it was otherwise correct.

In the years 1915 and 1917, the Council authorized the acceptance of the previous year's assessment roll for these years. This is not in accordance with the Assessment Act.

It has been the custom of your Assessor to prepare a rough roll and after the Court of Revision passes same your Clerk makes up a new Roll to which the Assessor and Clerk attach their affidavits. The Assessor should complete the Roll and attach his affidavit before handing it to the Clerk. After the Court of Revision has revised and adopted same with the revisions, your Clerk should mark on the Roll the alterations in red ink and attach his affidavit.

The minutes of the Court of Revision were checked to the Rolls and found correct.

In the years 1914 and 1918, your Clerk, L. A. St. Cyr, was also Assessor appointed by by-law. This is contrary to Section 230, Subsection 5 of the Municipal Act.

The Rolls are made up in alphabetical order. It would afford a more ready reference for future years if the Roll was made in order of concession and lot numbers.

Schedule (1) attached is a summary of the rolls for the years 1914-20 inclusive.

COLLECTOR'S ROLL.

The assessments on these rolls were checked from the Assessor's rolls and with the exception of the years 1914 and 1917 were found to be correct. In the year 1914, No. 59, A. Labricque's was assessed as per the Assessment Roll at \$1,175.00 but this assessment was carried to the Collector's Roll as \$1,150.00. In the year 1917, J. Fecheaut appears assessed for \$300.00 on Collector's Roll. His name is not on the Assessor's Roll. The Roll for the year 1920 is in the hands of the Collector and has not been checked.

The extensions were checked and with the exception of the year 1919 were found to be correct. In the year 1919, No. 52, J. F. Lefebure's general rate was extended \$1.25 short and his school rate \$1.20 short.

L. A. St. Cyr was Collector in the year 1914. As he was also your Clerk this is contrary to Section 230, Subsection 5 of the Municipal Act.

In the year 1919, your estimates provided for a rate of one mill for a War Tax. Your Clerk was not aware that this tax ceased in the year 1918 and included same in the Roll. He became aware of this fact before collections were made and instructed the Collector not to collect this amount. There was no record of this having been collected.

Schedule (2) attached is a summary of the Rolls for the years 1914-1919 inclusive.

The Clerk's affidavit was attached to each roll.

TAX COLLECTIONS AND ARREARS.

The arrears on each year's roll were carried to an arrears book which agreed with items not "marked off" on the rolls. Your Collector each year prepared a list of arrears and certified to same.

The Collector's Rolls balanced each year with the cash receipts in the Cash Book, the amounts rebated by Council and the list of arrears. It has not been the custom for your Collectors to keep a detailed record of their collections. Such a record should be kept in duplicate, showing number, name and amount of each collection, also the date and amount when a remittance is made to the Treasurer. Remittances were not made to the Treasurer every two weeks as required by R.S.O. 1914, Chapter 195, Section 115. The original copy of this record should be on file for the Auditors. The other copy should be retained by the Collectors.

It has been the custom for your Collector to receipt the tax notice when receiving the amount. A duplicate receipt book numbered by the printer should be used. The original receipt to be given to the ratepayers and the carbon copy retained by the Collector to be handed into the Treasurer with the original record referred to above. These should be kept on file for the Auditors.

On Schedule (3) attached is listed the arrears as at December 31st, 1919, being unpaid taxes for the year 1918 and previous years.

You will observe by reference to this list that some arrears have been standing since the year 1908. In accordance with the Act, your Council, on June 11th, 1918, passed a resolution that properties in arrears for 3 years be put up for sale. This has not yet been done. You are now carrying \$815.41 as arrears and some effort should be made to realize this amount. If this amount were received, it would overcome the necessity of borrowing from your bank and thus save the interest on loans.

CASH BOOK.

Each year's receipts and disbursements had been neatly summarized and were found to be correct.

All receipts were not deposited nor all disbursements made by cheque. This is contrary to Section 225 of the Municipal Act.

With the exception of those items listed on Schedule (4) attached, the disbursements were supported by vouchers and authorized by resolutions of the Council. If these disbursements shown on Schedule (4) are found to be in order, your Council should pass a resolution accepting same.

It has been the custom for L. A. St. Cyr, the Clerk, to pay accounts in cash and afterwards have an order issued to L. A. St. Cyr or to the Treasurer respectively for a lump sum representing several accounts. This is not a good practice as accounts should first be passed by Council and individual orders issued to the original debtor. A cheque should be then issued in payment thereof.

On the 1914 Collector's Roll, all ratepayers were assessed as separate school supporters. Upon Court proceedings being taken by the public school supporters their assessment as separate school supporters was cancelled. They were then assessed as public school supporters and a tax of 9 mills levied, amounting to \$72.94. This was collected and paid to the Public School Board.

The original levy of 11 mills on all ratepayers amounting to \$723.96 was paid to the Separate School Board. Of this amount, \$634.69 was collected and the Separate School Board was therefore overpaid \$89.27. This should now be repaid to the Town.

Mrs. M. A. St. Cyr was appointed Treasurer by by-law some years ago and cheques issued were signed "Mrs. M. A. St. Cyr, Treasurer." The signatures were not written by her, but by L. A. St. Cyr.

On September 20th, 1920, Mrs. M. A. St. Cyr resigned when L. A. St. Cyr, Jr., was appointed Treasurer.

All available source of receipts such as Liquor Licenses, Township Grants, Town Taxes and Government Railway Tax were checked and with one exception found to be correct. The exception was in 1918, being for \$18.72 received from Ontario Government for railway taxes. This amount will require to be entered in the Cash Book and accounted for by the Treasurer.

Schedule (5) attached is a statement of Receipts and Disbursements for the year 1920 to October 15th, which shows \$61.20 due the Treasurer by the Town from which should be deducted the \$18.72 shown above.

The bank balance was reconciled as at the close of each year and at October 15th, 1920, and verified by reference to the Town Bank.

BANK LOANS.

This amount is now \$5,346.41 which is made up of \$5,146.41 for Local Improvement Sewer and \$200.00 for current expenses. These have been verified by reference to your bank.

MINUTE BOOK.

This book was well kept and properly signed by the Mayor and the Clerk. A quorum was present at all meetings.

BY-LAW BOOK.

All By-laws were properly signed and sealed. There was no record of a By-law No. 1, for 1914.

By-law No. 6, 1919, calls for a Public School rate of 21 mills, whereas 22 mills was entered on Collector's Roll and levied.

A By-law in 1916 calls for 23½ mills for Public Schools, whereas 23 mills was levied.

LOCAL IMPROVEMENT SEWER.

A petition dated 27th May, 1919, (Schedule 6) attached, was signed for a Local Improvement Sewer.

On 31st May, 1919, a resolution was passed in Council accepting the report of the Engineers on construction of a sewer along Church Street. By-law No. 5, 1919, was passed authorizing a storm sewer along Church Street.

On 12th July, 1919, a resolution was passed in Council accepting S. Veraldi's tender for construction of a storm sewer.

On 26th April, 1920, a resolution was passed in Council ordering that the sewer pipe be uncovered full length to allow for examination by John Shaw.

On 22nd May, 1920, a resolution was passed authorizing the Town's solicitor to settle with the contractor on condition that the plaintiff and defendant forfeit all claims against each other.

By-law No. 10, 1920, was passed amending By-law No. 5, 1919, whereby the Corporation assumes 30 per cent. of the cost and 70 per cent. to be assessed against properties abutting directly upon the work at an equal rate per foot. That the debentures be at 6½ per cent. for 20 years.

By-law No. 11, 1920, was passed authorizing the borrowing of \$6,000.00 to pay for construction of sewer constructed in 1919 as a local improvement.

By-law No. 12, 1920, appointed Louis St. Cyr, Jr., an Assessor to prepare a special Assessment Roll as required by Sections 30 and 31 of the Local Improvement Act and required in connection with By-law No. 5, 1919.

On August 16th and 23rd, 1920, a Court of Revision met and revised the above roll by striking off three names. The roll was then adopted and confirmed as revised.

After passing the above, it was found that the Clerk misunderstood the Local Improvement Act and was in error in arriving at the figures incorporated in By-law No. 11, 1920. By-law No. 17, 1920, was, therefore, passed as an amendment.

A new Assessment Roll was, therefore, necessary to be extended at the corrected rates. This has been done and at the expiration of the time for which same has to be posted, in the Clerk's office, a Court of Revision will be called to revise and adopt same.

Schedule (7) gives in detail the disbursements on the sewer to date.

Schedule (8) attached gives the original estimate of the Engineers. The excess of the actual cost over the estimate is owing to the fact that the Contractor defaulted on his contract and put the Town to the additional expense of finishing work, law and engineering costs defending suit.

SECURITY BONDS.

Schedule (9) attached gives particulars of the bonds, past and present all of which have been examined.

It has not been the custom of your Council to review same as provided in Section 222 of the Municipal Act. This should be done each year.

REVENUE ACCOUNT.

Schedule (10) attached is a revenue account for the years 1914 to 1919 inclusive.

It will be seen upon reference to this schedule that in the years 1914-5-6-9 your expenditures exceeded your income whereas in the years 1917-8 your income exceeded your expenditure.

By preparing such an account each year it would be of considerable assistance to your Council.

BALANCE SHEET.

The Town's assets and liabilities, at the close of each of the years 1914-9 inclusive, are shown on Schedule (11) attached.

The Auditors' statement as at December 31st, 1913, was taken as a starting point. The surplus at that date, however, required to be adjusted by adding \$107.00 owing to the fact that 1913 license fees were not received until 1914.

In the year 1917, \$156.52 was levied for Public School purposes, whereas only \$150.00 was paid the Trustees. The Town, therefore, owes \$6.52 to the Public School Trustees.

SUMMARY OF FINDINGS.

(1) New Assessment Rolls not prepared in the years 1914 and 1918.

(2) The Clerk was also the Assessor for two years.

(3) In the Collector's Roll for the year 1914 an error of \$25.00 in an assessment and in the year 1917 the roll contains an assessment of \$300.00 not on Assessor's Roll.

(4) In the year 1914 the Clerk was also the Collector.

(5) The Collectors did not remit to the Treasurer fortnightly or furnish details of collections.

(6) The Collectors' Rolls were correctly added and with the exception of two items the extensions were correct in each respective rate. The Clerk's affidavit was attached to each roll.

(7) The tax arrears lists are complete but tax arrears sales of land have never been held.

(8) All cash receipts not deposited in bank, nor all disbursements made by cheque.

(9) The cash book was well kept and correctly summarized each year.

(10) A few disbursements not supported by vouchers and a few not authorized by Council resolutions.

(11) Town orders not always made payable to original debtor, as L. A. St. Cyr paid accounts with his own money and then had town orders issued to reimburse himself.

- (12) In the year 1914 the Separate School Board overpaid \$89.27.
- (13) Mrs. M. A. St. Cyr's signature on Town cheques written by L. A. St. Cyr.
- (14) A receipt of \$18.72 omitted from the Cash Book.
- (15) On October 15th, 1920, the Town owed the Treasurer \$61.20 less \$18.72 not accounted for.
- (16) The Public School levy in the year 1919 was 1 mill greater, and in the year 1916, $\frac{1}{2}$ mill less than authorized by by-laws.
- (17) The local improvement sewer construction was authorized by Council and disbursements thereon supported by vouchers.
- (18) The Collector and Treasurer were each year duly covered by security bonds, but bonds were not reviewed each year by the Council.
- (19) The books and records of the Clerk and Treasurer were well kept, all information required by me was obtained and all explanations courteously given.

Respectfully submitted,

GORDON A. PETERS.

Chartered Accountant.

MUNICIPALITY OF THE TOWN OF BONFIELD.

ASSESSORS' ROLL, SUMMARY OF TOTALS.

Year	Actual Value of Real Property	Value of Buildings	Total	Taxable Real Property	Property Exempt	Business Assessment	Income	Total
1914.....	\$16,280 00	\$65,780 00	\$82,060 00	\$62,660 00	\$1,940 00	\$3,470 00	....	\$85,530 00
1915.....	15,790 00	65,880 00	81,670 00	62,270 00	1,940 00	3,528 00	....	85,198 00
1916.....	11,155 00	35,655 00	46,810 00	43,220 00	3,590 00	3,687 00	....	50,947 00
1917.....	11,105 00	36,020 00	47,125 00	43,535 00	3,590 00	2,751 00	\$2,000 00	51,876 00
1918.....	9,820 00	47,260 00	57,080 00	39,130 00	17,950 00	2,282 00	....	59,362 00
1919.....	9,715 00	47,056 00	56,771 00	38,821 00	17,950 00	2,727 00	....	59,498 00
1920.....	10,110 00	46,493 00	56,603 00	38,603 00	18,000 00	2,200 00	181 00	58,984 00

Year	No. of Persons Assessed	No. of Dogs	No. of Bitches	No. of Acres Resident	No. of Acres Non-Resident
1914.....	424	22	1	640	....
1915.....	449	20	1	481	174
1916.....	371	9	..	589	99
1917.....	301	10	1	Not totalled	15-20
1918.....	358	17	1	548	....
1919.....	381	15	1	632	....
1920.....	339	12	2	676	....

MUNICIPALITY OF THE TOWN OF BONFIELD.
SUMMARY OF COLLECTORS' ROLLS.

Year	Assessment	Town Rate 6 mills	War Tax	Dog Tax	Public 9 mills	Separate 11 mills	Total
1914.....	\$65,745 00	\$394 48	.....	\$21 00	\$72 94	\$634 09	\$1,122 51
1915.....	66,049 00	6 mills \$396 24	1 mill \$66 11	20 00	6 mills \$58 83	12½ mills \$703 10	1,244 28
1916.....	46,907 00	15 mills \$703 44	1 mill \$46 74	20 00	23 mills \$175 05	18½ mills \$726 63	1,671 86
1917.....	48,586 00	15 mills \$728 94	1 mill \$49 16	12 00	20 mills \$156 52	24½ mills \$997 81	1,944 43
1918.....	41,412 00	21 mills \$869 76	1 mill \$41 52	13 00	22.5 mills \$152 96	26.5 mills \$917 47	1,994 71
1919.....	41,528 00	25 mills \$1,037 12	1 mill \$41 64	17 00	22 mills \$163 31	24 mills \$817 36	2,076 43

MUNICIPALITY OF THE TOWN OF BONFIELD.

LIST OF TAX ARREARS FROM 1909 TO 1919 INCLUSIVE.

Name.	Property.	From	Total.
Alexander, Jas.	Con. 7, pct. 23	1908	\$154 62
Bongest, Mrs.	} Lot 77, Laurier	1908	30 16
Gervais, N.			
Bondain, Jas.	} Pct. 10, Church	1909	12 37
Gagnon, Mrs. Geo.			
Wilson, Alex.	4-19 Yonge	1909	16 27
Bernbi, Jas.	Business	1908	42 96
Martin, Paul	"	1908	20 84
Belanger, A.	Dog	1910	1 66
Humautt, L.	Con. 8, pt. 1 1/5	1908	5 17
Dunn, Simon	Con. 8, pt. 1	1908	28 82
Cloutin, F.	Mark, lot 640	1909	18 52
Can. Pacific Railway	Mark	1909	16 43
Dom. Express Co.	"	1909	7 88
Emand, E.	} Shayer, lot 50-1/5	1909	11 80
Marin, E.			
Guerin, R.			
Gauthier, Y.	Business	1909	2 58
Maldrum, Jas.	"	1909	10 67
Mattais, P.	"	1909	11 20
Leblanc, D.	Shayer St., pct 46 1/5	1910	6 84
Dunn, St.	Mark, pct. 6 2/5	1910	23 45
Seguin, J. L.	} Mark, pt. 10	1910	4 86
Balsert, W. J.			
Raciont, P.	"	1910	1 47
Boulanger, Jas.	Dog	1911	1 48
Burns, Wm.	"	1913	32 02
Dalbec, E.	Gagnon, pt. 10	1913	3 09
Duirn, L. A.	Business	1913	8 77
Foisie, E.	Mark, pct. 55	1913	1 42
Green, F.	Green	1913	14 61
Gervais, N.	Shayer, pct. 47	1913	96 03
Larivere, E.	Check, pct. 11	1913	1 42
Marrnier, Mrs.	Dog	1913	40 16
Morin, Mrs. Joe	Con. 7-10	1913	3 04
Perrion, W.	Business	1913	4 46
Sampson, P.	"	1913	3 01
Schroyer, D.	"	1913	1 42
Samson, F. J.	Dog	1913	33 27
Gaudett, A.	Gagnon, pct. 11	1913	2 21
Beaudoin, G., Jr.	Business	1913	9 27
Legros, Eva	Con. 7, pt. 10	1913	1 73
Racicot, R.	Mark, pct. 239	1913	9 77
Lavesque, E.	Church, pct. 6	1914	4 45
Seguin, L. & Co.	Business	1915	8 17
Generaux, Miss B.	Con. 8, pt. 10	1915	4 38
Bailey, I.	Business	1916	1 05
George, S.	"	1916	4 38
Kanisberg, Miss P.	"	1916	1 12
Martin, O., Jr.	Dog	1916	14 53
Mainville, Mrs. A.	Mark, pct. 239	1916	2 14
Pacaud, Joe	Two dogs	1916	2 12
Legrois, Geo.	Dog	1916	2 21
Fechault, Albert	"	1916	17 37
David, Thos.	Income	1917	17 37
Elias, Frank	"	1917	17 37
Woodruff, Wm.	"	1917	10 40
Giroux, I.	Yonge, pt. 10	1918	11 59
Kanigsburg, I.	James, pct. 11	1918	1 01
Corbeil, N.	Dog	1918	

\$815 41

DISBURSEMENTS NOT AUTHORIZED BY COUNCIL MINUTES.

1917	Beaudoin, J.	C.B.	35,	Order	No. 255.....	\$1 25
"	St. Cyr, L. A.	"	35	"	254.....	14 50
"	"	"	35	"	256.....	15 86
"	"	"	35	"	34.....	96 16
"	"	"	35	"	28.....	13 50
"	"	"	36	"	42.....	195 94
1918	Pacaud, J. L.	"	38	"	12.....	7 00
1919	Imperial Bank	"	42	"	57.....	144 00
"	"	"	42	"	49.....	1,155 88
"	St. Cyr, L. A.	"	42	"	22.....	1 00
"	Sampson, F.	"	43	"	46.....	5 15
"	Imperial Bank	"	43	"	55.....	283 42
"	"	"	43	"	56.....	1,283 47
1920	St. Cyr, L. A.	"	46	"	2375.....	4 20
"	St. Cyr, V.	"	46	"	93.....	1 00
"	Beaudoin, George	"	46	"	58.....	2 00
"	Treasurer	"	46	"	92.....	20 15
"	"	"	46	"	96.....	13 50
"	Dupuis, M.	"	46	"	81.....	40 00
"	St. Cyr, L. A.	"	46	"	94.....	12 00

CASH VOUCHERS MISSING.

1916	St. Cyr, L. A.	C.B.	32,	Order	No. 210.....	4 00
1918	Lefeliver, J. F.	"	39	"	18.....	2 00
"	Chapert, D.	"	39	"	.....	2 25
1919	Pacaud, L. J.	"	44	"	.....	5 50
1920	Valois, P.	"	89	"	.....	10 00

STATEMENT OF RECEIPTS AND DISBURSEMENTS JAN. 1 TO OCT. 23, 1920.

RECEIPTS.

1919 Taxes	\$1,218 50
1920 Taxes	195 00
Tax Arrears	44 47
License	77 50
Non-Resident Taxes	18 72
Bank Loan	14,248 53
Miscellaneous	21 00

 \$15,823 72

Bank Reconciliation Oct. 23, 1920.

Bank Balance Jan. 1, 1920	804 03
Deposits to date	2,258 89

 \$3,062 92

Cheques to date	2,821 03
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 \$241 89

Deposit outstanding	213 72
---------------------------	--------

 Balance per bank book

\$28 17

Bank Reconciliation, Oct. 23, 1920.

DISBURSEMENTS.

Salaries and Allowances	\$118 35
Printing and Stationery	8 40
Law Costs	16 37
Roads and Bridges	277 90
Storm Sewer	1,448 75
Bank Loan	13,548 53
Schools	1,050 00
Board of Health	40 00
Hall Rent	40 00
Travelling	32 20
Miscellaneous	13 50
Bank Interest	34 33
	\$16,629 33

Cash Reconciliation Oct. 23, 1920.

Balance Jan. 1, 1920	182 27
Receipts to date	15,823 72
Cheques issued to date	2,821 03

\$18,827 02

Deposits to date	\$2,258 89
Disbursements to date	16,629 33

18,888 22

Due Treasurer \$61 20

Petition for Local Improvement Sewer on Church Street, from east side of Gagnon Street to Benoit Street, thence to the shore of Lake Nasbawsing. Dated 27th May, 1919.

Signed by:

J. Beaudoin	Pct. 10 Church Street, Bonfield.
L. J. Pacaud	Pct. 10 Con 7th. "
Ovide Martin	Pct. 6 Church St., "
A. Belanger	Pct. 12 " "
J. P. Dunn	Pct. 11 " "
E. Lariviere	Pct. 10 " "
Mrs. Louise Cahill	Pct. 11 and A.1. "
Geo. Thereault	Pct. 9 Church Street, Great Desert.
J. Turcott	Pct. 4 " Bonfield.
Mrs. G. Landon	{ Pct. 3 " "
	{ Pt. 11 Con. 7th. "
A. Astor	Pct. 1 and 2. "
E. Mathew	Pt. 10 Benoit Street, "
J. Lamothe	Pct. 2 Church Street, Espanola.
J. A. Trahan	Pct. 3 " Blind River.
E. Minard	{ Pct. 6 " "
	{ Pct. 30 and 31 Gagnon St., Bonfield.

STATEMENT SHOWING COST OF LOCAL IMPROVEMENT SEWER ON CHURCH ST.
(1,142 ft. of 15" pipe, 48 ft. of 6" pipe.)

		Total	Salaries	Engin- eering	Supplies	Law Costs	Contract	Interest
1917								
Nov. 28	Can. Pacific Ry., freight on Tile.....	\$ c. 34 50	\$ c.	\$ c.	\$ c. 34 50	\$ c.	\$ c.	\$ c.
Dec. 15	L. A. St. Cyr, Jr., un- loading Tile.....	10 00	10 00					
15	Can. Pacific Ry., Tile .. J. F. Lefflore trip to North Bay.....	39 12 2 50			39 12			
1918								
Jan. 18	Hamilton, Toronto Sew- er Pipe Co., Tile.....	325 20			325 20			
Feb. 4	Hamilton, Toronto Sew- er Pipe Co., Tile.....	149 00			149 00			
4	Can. P. Ry. Co., freight on Tile.....	36 00			36 00			
4	L. A. St. Cyr, Jr., un- loading Tile.....	2 50	2 50					
4	X. Genest, unloading Tile	2 50	2 50					
May 20	McAustan and Anderson, Survey.....	23 70		23 70				
Dec. 14	McGaughey and Mc- Gaughey.....	18 01				18 01		
1919								
Jan. 25	McAuslan & Anderson..	34 70		34 70				
May 31	J. Shayer, gravel pit...	30 00			30 00			
Sept. 1	J. Bourk & Co., supplies	26 00			26 00			
1	Cochrane Hardware Co., Supplies.....	20 00			20 00			
20	Imperial Bank for S. Veraldi.....	144 00					144 00	
Oct. 1	Imperial Bank for S. Veraldi.....	1,155 88					1,155 88	
Nov. 1	P. Letrendresse Carting	3 60			3 60			
1	J. Bourk & Co., Supplies	12 45			12 45			
1	North Bay Cor'n. Tiles	71 60			71 60			
1	Cochrane Hardware Co., Supplies.....	22 00			22 00			
1	J. W. McDonald, Supplies	14 00			14 00			
1	C. P. R. Ry. Co., freight Supplies.....	6 80			6 80			
1	J. Morin, carting.....	3 70			3 70			
19	Imperial Bank for S. Veraldi.....	283 42					283 42	
Dec. 12	Imperial Bank for S. Veraldi.....	1,283 47					1,283 47	
12	L. J. Pacaud, trip to North Bay.....	5 50	5 50					
15	McGaughey & McGaughey	16 11				16 11		
15	J. W. McDonald, Supplies	16 60			16 60			
1920								
Jan. 20	Mrs. Landon, Cement..	9 08			9 08			
20	J. H. Shaw, Survey....	19 20		19 20				
12	F. Laplante, Wages....	3 90	3 90					
12	W. Laplante.....	3 90	3 90					
12	G. Fichault.....	97	97					
12	N. Gervais.....	3 57	3 57					
12	W. Laplante.....	13 00	13 00					
Feb. 20	McAuslan & Anderson..	147 40		147 40				
20	L. A. St. Cyr, trip to North Bay.....	12 20	12 20					
April 10	L. A. St. Cyr, trip to North Bay.....	12 00	12 00					

STATEMENT SHOWING COST OF LOCAL IMPROVEMENT SEWER ON CHURCH ST.
(1,142 ft. of 15" pipe, 48 ft. of 6" pipe).—Continued.

		Total	Salaries	Engin- eering	Supplies	Law Costs	Contract	Interest
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1920								
April	26 J. P. Dunn, Wages....	3 00	3 05					
	26 A. Martin	5 25	5 25					
May	22 E. Shubert	4 50	4 50					
	22 S. Deslaures	31 50	31 50					
	20 D. Laplante	8 90	8 90					
	20 G. Bellaire	5 25	5 25					
	20 X. Genest	35 72	35 72					
	20 P. Valois	16 10	16 10					
	20 P. Robichaud, Timber..	9 50			9 50			
	20 A. Wilson, Wages.....	50 05	50 05					
June	14 Imperial Bank for S. Veraldi	236 82					236 82	
	14 F. Boulanger, Wages...	14 00	14 00					
	14 S. Gericux	8 25	8 25					
	14 L. J. Pacaud	11 20	11 20					
	14 E. Thebault	3 00	3 00					
	14 W. Beaulieu	27 83	27 83					
	14 P. Tremblay	8 75	8 75					
	14 M. Dupuis, Witness Fee	8 10				8 10		
	14 L. J. Pacaud	8 10				8 10		
	14 O. Martin	4 05				4 05		
	14 X. Genest	8 10				8 10		
	14 J. L. Seguin, Blacksmith	5 40			5 40			
	14 L. A. St.Cyr, Witness Fee	8 10				8 10		
	14 L. A. St. Cyr, Telephone	50	50					
	14 McGaughey & McGaughey	136 20				136 20		
	14 J. H. Shaw	150 00		150 00				
	14 J. L. Morris	181 16		181 16				
	25 P. Laplante, Wages....	24 50	24 50					
	25 J. Morin	1 00	1 00					
	25 W. Lapiente " for S. Veraldi	45 18					45 18	
	25 J. Fechautt, Wages for S. Veraldi	18 00					18 00	
	26 E. Billaire, Wages	12 00	12 00					
	30 T. Bellaire	21 58	21 58					
	30 E. Bellaire	27 00	27 00					
July	3 S. Gosselin	9 00	9 00					
	3 P. Laplante	24 11	24 11					
	3 S. Deslieurs	21 66	21 66					
	3 W. Baulieu	52 92	52 92					
Sept.	25 N. Martin, Cement.....	6 25			6 25			
	25 Interest on Bank Loan.	347 86						347 86
Total		5,618 47	500 11	556 16	840 80	206 77	3,166 77	347 86

Final estimate for Storm Sewer Construction in favor of Sam Veraldi, contractor
(as furnished by McCauslands & Anderson):

Rock Excavation—		
236 cubic yards at \$5.75		\$1,357 00
Sewer Installation—		
Draying 1,142 ft. of 15-in. pipe at 8c. per ft.	91	36
Draying 48 ft. of 6-in. pipe	3	20
Laying 1,142 ft. of 15-in. pipe at \$1.00 per ft.	1,142	00
Laying 48 ft. of 6-in. pipe	48	00
Repairing 385 broken pipes at 10c.	38	50
936 cubic yards fill at \$1.00	936	00
Constructing 6 catch basins at \$25.00	150	00
Extra Work—		
77 hours cleaning ditch, repairing sidewalk and spreading gravel at 60c.	46	20
Telephone calls	1	20
Total amount of contract		\$3,813 46

BONDS.

Collector.	Bondsman.	
1915. L. A. St. Cyr, Jr.	Ovide Martin	\$2,000 00
1916. Victor Valin	J. G. O'Connor.	
	Wm. O'Connor	2,000 00
1917. Chas Gagne	J. W. Landon	
	John Shayer	2,000 00
1918. Chas. Gagne	John Shayer	2,000 00
1919. J. P. Dunn	Geo. O'Connor	2,000 00
	(Not witnessed)	
1920. Geo. Wallace Boyce	F. Boulanger.	
	P. Trumblay	2,000 00
Treasurer.		
29th Jan., 1916, L. A. St. Cyr	J. W. Landon.	
	Justine Landon	1,200 00
21st Nov., 1912, Mrs. L. A. St. Cyr.....	L. A. St. Cyr	2,000 00
21st Sept., 1920, L. A. St. Cyr, Jr.	L. A. St. Cyr.	
	Joe Beaudoin	2,000 00

REVENUE ACCOUNTS FOR YEARS 1914-5-6-7-8-9 AS AT DECEMBER 31.

	1914		1915		1916		1917		1918		1919	
	Dr.	Cr.	Dr.	Cr.	Dr.	Cr.	Dr.	Cr.	Dr.	Cr.	Dr.	Cr.
Licenses		\$104 17										
General Levy		371 73										
Dog Taxes		21 00										
Tax percentage		33 20										
Miscellaneous												
				\$309 77		\$703 44		\$728 94		\$869 76		\$12 50
				306 24		20 00		12 00		13 00		1,037 12
				20 00				9 46				17 00
				38 59								23 41
						2 88				27 72		
Salaries and Allowances	\$172 05		\$158 21									
Printing and Stationery	23 74		17 04		\$304 32		\$169 60		\$206 97		\$215 22	
Law Costs	5 74		62 83		30 98		4 66		27 69		24 00	
Charity	90 00		330 00		15 01				15 57		3 00	
Board of Health	16 75		112 33		360 00		18 00					
Roads and Bridges	336 71		140 26		50 00		29 25		97 25		29 00	
Tax Rebate	1 70		12 68		163 52		508 48		200 56		950 28	
Hall Caretaker	2 00		40 00		17						35 06	
Miscellaneous			13 92		6 30		10 64				5 50	
									23 25			
Deficit		118 59				103 98						172 03
Surplus				122 67			9 77					
	\$648 69		\$887 27		\$830 30		\$750 40		\$910 48		\$1,262 06	
				\$887 27		\$830 30		\$750 40		\$910 48		\$1,262 06

BALANCE SHEET AS AT DECEMBER 31, 1914-5-6-7-8-9.

	1914		1915		1916		1917		1918		1919	
	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities
Assets—												
Bank of Ottawa Current a/c	\$646 79		\$412 10		\$328 37		\$744 00		\$300 01		\$804 03	
Bank of Hochelaga							129 01				182 27	
Cash on hand	70 05		138 12								90 66	
Tax Collector Ducre	18 75		90 66		90 66		90 66		90 66			
1912 Taxes	345 52											
1913 "	3 57											
1914 "	448 80											
Tax Arrears	441 09											
1914 Licenses	104 17		611 95		556 52		628 34		770 11		815 41	
1915 Taxes												
1916 "			766 81									
1917 "					788 46							
Local Improvement, Sewer							1,040 72					
1918 Taxes							86 32					
Due by Treasurer (Ry. Tax)									645 43		3,977 46	
1919 Taxes									1,540 78			
									18 72		18 72	
											1,286 86	
Liabilities—												
Public School Board		\$72 94		\$431 77				\$156 52		\$6 52		\$6 52
Separate School Board		434 09		398 83				908 54		1,106 01		1,233 90
Hall Rent				40 00		\$410 73						
Due Treasurer						8 22				9 16		
War Tax								49 16				
Bank of Hochelaga Loan								250 00		550 00		4,413 00
Surplus												
		1,571 71		1,449 04		1,345 06		1,354 83		1,694 02		1,521 99
	\$2,078 74	\$2,078 74	\$2,019 64	\$2,019 64	\$1,764 01	\$1,764 01	\$2,719 05	\$2,719 05	\$3,365 71	\$3,365 71	\$7,175 41	\$7,175 41

TOWNSHIP OF CRAMAHE, MUNICIPAL TELEPHONE SYSTEM.

123 BAY STREET, TORONTO, ONT., November 29th, 1920.

To the Revere and Council, Township of Cramahe, Castleton, Ontario.

GENTLEMEN,—Acting upon instructions received from the Provincial Municipal Auditor, J. W. Sharpe, K.C., under date of October 4th, 1920, an inspection, audit or examination of the books, vouchers and monies of the Telephone System of the Municipality of the Township of Cramahe, was made.

The period covered was from the inception of the Telephone System in the latter part of 1915 to the 31st of October, 1920.

CASH BOOK.

Receipts and payments were contained in the Municipal Cash Book until 31st December, 1916. After that date the Commission was appointed, and a separate Cash Book was used.

Bank account was opened from the start. All receipts being deposited therein, and payments made therefrom.

Cash Book in use from 1st January, 1917, was an ordinary two-column stock book.

The balance on hand carried forward was not correct, neither did the entries of receipts agree with the deposits made into the bank. In the years 1919 and 1920 no attempt had been made to add up the Cash Book. It was necessary to reconcile the Cash Book with the bank account from 1st January, 1917, to 31st October, 1920.

Deposits appeared in the bank account that were not shown in the Cash Book. These were written into the Cash Book.

Cash Book reconciliations for each year from and including the year 1915 are submitted.

Bank reconciliations for each of these years appear under the cash summary.

Certain matters that need explanation are given hereunder under the year in which they occurred.

1915. On November 26th the Municipality issued cheques on account of the telephone system out of Township funds amounting to \$445.40.

Township note of \$600.00 and accrued interest of \$3.16 was debited in error to the Telephone System bank account.

1915. To rectify these items cheque No. 117 was issued by the Township on the 28th April, 1916, to the telephone system for an amount of \$157.16. This was deposited into the telephone bank account.

1916. Township cheque No. 580, amount of \$1,689.50, issued December 29th, 1916, was deposited into the telephone bank account on January 2nd, 1917, along with an item of \$41.00 which also appears in the Municipal Cash Book under the heading of telephone account.

Another item of \$61.50 appearing in the municipal cash as a receipt under date December 15th, 1916, was deposited in Telephone bank account on January 23rd, 1917. Included in the deposit was another item of \$10.95 which makes an amount of \$72.45 which is shown in the bank pass book.

Two cheques issued on the Township account were by error charged to the Telephone account. The Telephone System should be reimbursed for these payments. The items are:—

Cheque No. 229, B. Jackson, Sept. 6, 1916.....	\$34 40
Cheque No. 232, Geo. Yarrow, Sept. 6, 1916.....	10 00
	\$44 40

These items appear in settlement statement with the Township.

1917. Cheque No. 95, issued on July 6th, for \$25.00 was entered in the Cash Book as \$20.00. This was corrected.

1918. Cheque No. 92, issued to C. T. Turney on November 2nd, 1918, for \$27.50 was not endorsed by him.

On March 5th, 1918, it was found necessary to make a deposit to the credit of the Telephone bank account. The Township Treasurer who is also Treasurer of the Telephone System, issued a cheque of \$200.00 out of the Township funds. This cheque contained only his own signature and it is stated that the Reeve sanctioned this procedure. The cheque for \$200.00 was deposited in the Telephone bank account on March 5th, 1918, and appears debited in the Township's bank pass book.

At a regular meeting of Council on March 29th, a cheque for \$1,242.48 was issued to the Telephone System. This was deposited on April 2nd, but only \$1,042.48 was credited in the Telephone bank pass book. The other \$200.00 was credited direct to the Township account. In this way the temporary advance of \$200.00 from the Township was repaid. There was no entry made in the Municipal Cash Book of either the payment or receipt. This way of handling financial matters leads to a great deal of unnecessary confusion and should be avoided. Complete entries must in all cases, be made so that the transactions can be easily followed.

1919. Cheque No. 50 was not signed by the Secretary. Deposits were made into the bank with no entry in Cash Book. These were entered. All outstanding loans were redeemed in this year, as the funds were provided by the sale of debentures. No entry was made as to the deposit of the debenture monies nor as to the redeeming of the loan notes.

1920. Bank interest charged on overdraft was sometimes entered as a receipt instead of a payment. A few of the cheques were entered for incorrect amounts. Cheque 137 was not signed by the Secretary.

Cheques should in all cases be entered in the Cash Book when issued, and not left until they are paid by the bank.

New form of Cash Book should be adopted; sufficient columns being contained therein so that the receipts and payments may be separated under their various headings.

Receipts may be classified under telephone rentals; long distance tolls; loans, and miscellaneous.

Expenditures may be separated into central office salaries; central office expenses; maintenance salaries; maintenance supplies; stationery; printing; and postage; commissioners' and other officers' salaries; construction; telephone rental rebates; loans repaid, and miscellaneous.

TOWNSHIP OF CRAMAHE.

MUNICIPAL TELEPHONE SYSTEM.

Cash Abstract.		Year 1915.	
To	Loan Standard Bank	\$12,000 00	
By	Payments per Municipal Cash Book 152.....		\$10,507 95
	Payment of Township note, \$600.00 and interest		603 16
"	Balance—31st December		888 89
		\$12,000 00	\$12,000 00
To	Balance per Bank Pass Book	\$887 29	
"	Cheque No. 2, entered in 1916, paid	3 00	
By	Cheque outstanding, No. 345		1 40
"	Balance per Cash Book		888 89
		\$890 29	\$890 29

CASH BOOK SUMMARY, 1ST JANUARY, TO 31ST DECEMBER, 1916.

To	Bank Balance per Cash Book 1st January	\$888 89	
"	Receipts per Cash Book	14,886 86	
"	Township Cheque No. 117, not entered in Cash Book	157 76	
By	Payments per Cash Book		\$14,232 14
"	Collections not deposited until 1917		41 00
"	Township Cheque not deposited until 1917		1,689 50
"	Collections December 15 not deposited until 1917		61 50
"	Township Cheque No. 229, B. Jackson, paid Sept. 6th		34 40
"	Township Cheque No. 232, Geo. Yarrow, paid Sept. 6th....		10 00
To	Bank Overdraft—31st December	135 03	
		\$16,068 54	\$16,068 54

BANK RECONCILIATION AS AT 31ST DECEMBER, 1916.

To	Balance, per Bank Pass Book	\$798 60
By	Outstanding Cheque, No. 535.....	\$34 00
"	" 537.....	2 50
"	" 547.....	31 50
"	" 557.....	37 31
"	" 582.....	4 75
"	" 583.....	7 00
"	" 584.....	1 00
"	" 585.....	79 78
"	" 586.....	98 30
"	" 587.....	111 62
"	" 588.....	134 60
"	" 589.....	20 00
"	" 590.....	20 00
"	" 591.....	12 92
"	" 592.....	7 95
"	" 593.....	16 46
"	" 594.....	27 00
"	" 595.....	13 12
"	" 596.....	20 25
"	" 597.....	11 25
"	" 598.....	9 00
"	" 599.....	17 00
"	" 600.....	19 00
"	" 601.....	34 00
"	" 602.....	2 00
"	" 603.....	5 12
"	" 604.....	2 55
"	" 605.....	18 00
"	" 606.....	28 20

By Outstanding Cheque, No. 607.....	\$13 40	
" " 608.....	1 95	
" " 609.....	14 00	
" " 610.....	3 60	
" " 611.....	74 50	
		\$933 63
To Bank Overdraft—per Cash Book	\$135 63	
	\$933 63	\$933 63

CASH BOOK SUMMARY 1ST JANUARY TO 31ST DECEMBER, 1917.

By Bank Overdraft—per Cash Book 1st January		\$135 03
To Items not deposited in 1916	\$1,792 00	
" Receipts per Cash Book	8,184 42	
By Payments per Cash Book—page 25		9,013 29
To Bank Overdraft—31st December	671 90	
By Cheque from Township, deposited 4th January, 1918		1,500 00
	\$10,648 32	\$10,648 32

BANK RECONCILIATION AT 31ST DECEMBER, 1917.

To Balance—per Bank Pass Book	\$115 78	
By Outstanding Cheque, No. 96.....	\$4 00	
" " 145.....	17 49	
" " Dec. 18.....	35 00	
" " Dec. 18.....	30 00	
" " 172.....	3 00	
" " 173.....	75 70	
" " 174.....	71 60	
" " 175.....	57 15	
" " 176.....	159 58	
" " 177.....	117 05	
" " 178.....	33 81	
" " 179.....	35 60	
" " 180.....	5 00	
" " 181.....	62 50	
" " 182.....	47 20	
" " 183.....	10 00	
" " 184.....	5 00	
" " Dec. 12.....	18 00	
		787 68
To Bank Overdraft, per Cash Book	671 90	
	\$787 68	\$787 68

CASH BOOK SUMMARY 1ST JANUARY TO 31ST DECEMBER, 1918.

By Bank Overdraft, per Cash Book 1st January.....		\$671 90
To Cheque from Township, 1917, deposited in 1918	\$1,500 00	
" Receipts per Cash Book—page 38	19,187 40	
By Payments, per Cash Book—page 39		19,748 53
" Balance—31 December		266 97
	\$20,687 40	\$20,687 40

BANK RECONCILIATION AS AT 31ST DECEMBER, 1918.

To Balance, per Bank Pass Book	\$733 68	
By Outstanding Cheque, No. 13.....	\$1 80	
" " 38.....	184 12	
" " 61.....	26 06	
" " 90.....	65 43	
" " 99.....	10 00	
" " 100.....	80 00	

By Outstanding Cheque, No. 103.....	\$20 00		
" " 104.....	9 00		
" " 105.....	20 00		
" " 109.....	4 55		
" " 118.....	43 75		
" " 119.....	2 00		
			\$466 71
By Balance—per Cash Book			266 97
		\$733 68	\$733 68

CASH BOOK SUMMARY, 1ST JANUARY TO 31ST DECEMBER, 1919.

To Balance, per Cash Book, 1st January	\$266 97		
" Receipts, per Cash Book—page 48	69,585 89		
By Payments, per Cash Book—page 49			\$69,597 12
" Balance, 31st December			255 74
		\$69,852 86	\$69,852 86

BANK RECONCILIATION AT 31ST DECEMBER, 1919.

To Balance, per Bank Pass Book		\$357 54	
By Outstanding Cheque, No. 56.....	\$75 00		
" " 57.....	25 00		
" (1918) " 13.....	1 80		
			\$101 80
By Balance—per Cash Book			\$255 74
		\$357 54	\$357 54

CASH BOOK SUMMARY, 1ST JANUARY TO 31ST OCTOBER, 1920.

To Balance, per Cash Book 1st January	\$255 74		
" Receipts, per Cash Book, page 56	4,322 52		
" Cheque, S. J. Brown, entered twice in C.B.	1 80		
By Payments, per Cash Book, page 57			4,426 65
" Balance, per Cash Book, 31st October, 1920			153 41
		\$4,580 06	\$4,580 06
To Balance in Bank, per Pass Book at 31 October, 1920.....	\$150 41		
" Cash received Sept. 7, 1920, not deposited into bank	3 00		
By Balance, per Cash Book 31st October, 1920.....			153 41
		\$153 41	\$153 41

No complete account has been kept as to the amount due by or to the Township. The subjoined statement gives in detail the transactions between the telephone system and the Township.

In 1916 the amount placed on the Collector's Roll on account of telephone dues was paid over with the exception of a rebate of \$6.00.

In 1917 the amount placed on the Collector's Roll was paid over with the exception of a rebate of \$12.00. The dealings, therefore, for these two years were closed up satisfactorily.

In reference to the attached statement, it discloses that the Township paid over to the Telephone Commission an amount of \$314.36 in excess of what was due, according to the Collector's Roll for the year 1918. This amount was carried forward and the Township in their payments on account of the 1919 Collector's Roll increased the overpayments to \$544.43. It was endeavoured to trace why these overpayments have taken place. The figures in this statement are as repre-

sented in the books, and no explanation can be made further than stating that the overpayments on account of the telephone rentals as contained in the Collector's Roll for 1918 and 1919 amounted to \$544.43.

The Township, therefore, has a credit due them of \$544.43. To this is to be added loans made by the Township to the Commission amounting to \$2,500.00. They must also receive credit for a telephone note and accrued interest, charged to their bank account, in error, on the 7th January, 1918. There has been a charge made against the Township of two cheques issued by them amounting to \$44.40 which were in error, debited to the Telephone bank account.

The balance due the Township by the Telephone Commission on 31st October, 1920, not considering the telephone items on the Collector's Roll for the year 1920, is \$3,715.03. The question is how is this to be repaid to the Township.

The Collector's Roll for the year 1920 was not seen, but from information in the Clerk's possession there is approximately an amount of \$5,600.00 to be collected on account of telephone rentals. Out of this amount debenture No. 2 and interest coupons, is to be redeemed. This would leave a balance of about \$2,300.00 which will be retained by the Township in reduction of their account. There will still be some \$1,400.00 due the Township, however.

Where the funds are to be raised to pay this is rather difficult to say, and the only source of revenue is the telephone rentals.

The rates now charged are not adequate to cover the maintenance cost and there does not seem to be any reason why they should not be advanced sufficient, not only to pay for the maintenance, but also to pay off the existing deficit.

TOWNSHIP IN ACCOUNT WITH TELEPHONE SYSTEM.

To Telephone Items on 1916 Collector's Roll	\$1,695 50	
By Cheque—29 December, 1916		\$1,689 50
“ Rebate		6 00
	<u>\$1,695 50</u>	<u>\$1,695 50</u>
To Telephone Items on 1917 Collector's Roll	\$2,754 48	
By Cheque—8th December, 1917		\$1,500 00
“ “ —29th March, 1918		1,242 48
“ Rebate—Jas. E. Arkels		12 00
	<u>\$2,754 48</u>	<u>\$2,754 48</u>
To Telephone Items on 1918 Collector's Roll	\$3,552 52	
By Cheque—3rd January, 1919		\$400 45
“ “ —7th February, 1919		2,500 00
“ “ —28th March, 1919		966 43
To Amount Overpaid	314 36	
	<u>\$3,866 88</u>	<u>\$3,866 88</u>
By Balance Overpaid 1918 Roll		\$314 36
To Telephone Items on 1919 Collector's Roll	\$4,683 53	
By Rebate—Mrs. M. S. Gould		17 00
“ Cheque—28th November, 1919		200 00
“ “ —26th December, 1919		300 00
By Debentures—5th January, 1920	\$2,815 36	
“ “ —6th February, 1920	479 45	
	<u>3,294 81</u>	<u>3,294 81</u>
“ Cheque—6th February, 1920		500 00
“ “ —26th March, 1920		601 79
To amount overpaid	544 43	
	<u>\$5,227 96</u>	<u>\$5,227 96</u>

By Amount overpaid on 1919 Collector's Roll	\$544 43	
" Cheque—Loan—25th June, 1920	1,000 00	
" " " —30th July, 1920	1,000 00	
" " " —24th September, 1920	500 00	
" " a/c 1920 Taxes—29th October, 1920	200 00	
" Loan—W. C. Livingstone, debited in error to Township Bank Account 7th January, 1918	500 00	
" Interest accrued on note	15 00	
To Township Cheques debited in error. To Telephone Bank Account:—		
No. 229 B. Jackson, 6th September, 1916	\$34 40	
No. 232 Geo. Yarrow, 6th September, 1916	10 00	
		44 40
To Balance due Township 31st October, 1920		3,715 03
(Not considering Telephone Items on Collector's Roll for 1920)		
	\$3,759 43	\$3,759 43

CONSTRUCTION.

On a statement attached, receipts and payments are classified. According to this, the construction cost to date is as follows:—

Paid by Municipality 1915	\$445 40
Paid by Telephone System, 1915	10,507 95
" " " 1916	12,183 30
" " " 1917	5,997 60
" " " 1918	2,196 53
" " " 1919	1,778 37
" to 31st Oct., 1920	2,412 33

Making a total stated to be construction work of \$35,521 48

Issue of debentures to cover construction work was for an amount of \$32,000.00 and it may be assumed that construction work was made in excess of this amount. However, linesmen's wages and supplies have all been charged to construction work, and there is no doubt whatever that a great deal of the time and materials were needed for the ordinary maintenance of the plant. It may be taken that construction work in excess of \$32,000.00 should have been classified as maintenance. This is giving construction cost the benefit of the doubt, but there does not seem to be any justification at this date for an issue of debentures to cover any construction work made in excess of debenture monies received. It would look more like that debenture monies have been used for maintenance purposes to a certain extent.

RECEIPTS.

1915 Loans	\$12,000 00	
		\$12,000 00
1916 Loans	\$12,200 00	
Revenue—Collector's Roll, 1916	\$1,689 50	
Sundry	997 36	
		2,686 86
		\$14,886 86
1917 Loans	5,750 00	
Revenue—Collector's Roll, 1917	1,500 00	
Sundry	934 42	
		2,434 42
		\$8,184 42

1918	Loans		\$16,570 95
	Revenue—Collector's Roll, 1918	1,242 48	
	Sundry	1,373 97	
			<u>2,616 45</u>
			\$19,187 40
1919	Debentures		\$32,000 00
	Accrued Interest		38 12
	Loans		32,000 00
	Revenue—Collector's Roll, 1918-1919	4,366 88	
	Sundry	1,180 89	
			<u>5,547 77</u>
			\$69,585 89
1920	Loans		\$2,700 00
	Revenue—Collector's Roll, 1919-1920	1,101 79	
	Sundry	520 73	
			<u>1,622 52</u>
			\$4,322 52

PAYMENTS.

1915	Construction		\$10,507 95
			<u>\$10,507 95</u>
1916	Construction		\$12,183 30
	Maintenance	1,663 84	
	Interest	385 00	
			<u>\$14,232 14</u>
1917	Construction		\$5,997 60
	Maintenance	1,769 92	
	Interest	1,245 77	
			<u>\$9,013 29</u>
1918	Loans		\$14,450 00
	Construction	2,196 53	
	Maintenance	2,079 80	
	Interest	1,022 20	
			<u>\$19,748 53</u>
1919	Loans		\$63,570 95
	Construction	1,778 37	
	Maintenance	2,390 91	
	Interest	1,856 89	
			<u>\$69,597 12</u>
1920	Construction		\$2,412 33
	Maintenance	2,014 32	
			<u>\$4,426 65</u>

TELEPHONE RENTALS.

There have been discussions as to the amount of the annual rental which would be sufficient to cover the maintenance cost of the telephone system. Estimated statement of the cost for maintaining the service for a year is given here-

under. Each section of cost being spread over the approximate amount of services in force, which have been taken as 325.

Debentures	\$3,294 81	
Operators	1,000 00	3,294 81—10 00 per service.
Officials	400 00	
Central Expenses	200 00	
		1,600 00— 5 00 per service.
Line Men	750 00	
Supplies	550 00	
(Dry cells)		1,300 00— 4 00 per service.
Bell Telephone:		
Switching at Colborne	475 00	
		475 00— 1 50 per service.
		<u>\$6,669 81—\$20 50</u>

It would be observed from this statement that a total cost for the year will amount to \$6,669.81, or \$20.50 per telephone service per year. In the Collector's Roll for the year 1920 there has been a charge made of \$18.00 per telephone, which will bring in a revenue of \$5,850.00. This will not be sufficient by over \$800.00 to pay for the maintenance. The figures used in this estimate are, if anything, rather less than what the actual cost will be and therefore, it is the duty of the Telephone Commission to see that adequate rates are charged, if the telephone system is not going to get into debt.

LOANS.

Ledger had not been kept, and therefore the loans and the subsequent payments were compiled and are recorded on the attached sheets. These will act as a permanent record.

In December, 1915, there appeared in the bank pass book a deposit of \$12,000.00 and it was thought at the time that this was a loan from the Standard Bank. However, the redeemed notes proved this to be incorrect. Interest paid was calculated and found correct. All loans have now been retired. In one case a loan of \$500.00 was paid by the Township and this has been credited to them on the settlement statement.

The tracing of these notes gave considerable trouble, which could have easily been avoided if ledger accounts had been kept.

BONDS AND INSURANCE.

Treasurer did not appear to be bonded as custodian of the Telephone System funds. It was stated that there was a bond in existence respecting Township monies, but this could not be located. Attention should be given to this matter at once.

Central office plant and equipment was stated to be insured, but the policy was not seen. This also should be looked into.

LOANS AND REPAYMENTS.

31 Dec. 1915—Standard	Bank	Loan	\$3,500 00
30 June, 1916	"	"	500 00
28 July, 1916	"	"	200 00
25 Aug. 1916	"	"	1,500 00
26 Sep., 1916	"	"	2,600 00

26 Oct., 1916—Standard Bank	Loan		\$2,800 00
24 Nov., 1916	"		1,100 00
15 Dec., 1916	"		1,500 00
30 Nov., 1916	"		750 00
23 Jan., 1918	Repaid	\$13,200 00	
4 Jan., 1918	"	750 00	
6 Jan., 1919	Loan.		32,000 00
5 Feb., 1919	Repaid	32,000 00	
22 Jan., 1918	Loan.		3,870 95
22 Feb., 1918	Transfer to J. Tait	500 00	
9 Jan., 1919	Repaid	3,370 95	
7 Jan., 1918	(Paid by Township)	500 00	
		\$50,320 95	\$50,320 95
30 Aug., 1918—James Tait	Loan		\$2,000 00
22 Feb., 1918 (from Standard Bank)	"		500 00
3 Jan., 1919	Repaid	\$2,000 00	
3 Jan., 1919	"	500 00	
		\$2,500 00	\$2,500 00
28 April, 1916—Joseph Farrell	Loan		500 00
26 May, 1916	"		500 00
4 Jan., 1918	"		1,500 00
3 Jan., 1919	Repaid	\$2,500 00	
		\$2,500 00	\$2,500 00
27 April, 1917—W. W. Wait	Loan		\$1,500 00
4 Jan., 1918	"		2,000 00
3 Jan., 1919	Repaid	\$3,500 00	
		\$3,500 00	\$3,500 00
31 Dec., 1915—William Ryan	Loan		\$7,000 00
24 Nov., 1916	"		1,000 00
3 July, 1917	"		1,000 00
28 Oct., 1917	"		500 00
4 Jan., 1918	"		1,000 00
3 Jan., 1919	Repaid	\$10,500 00	
		\$10,500 00	\$10,500 00
4 Jan., 1918—Clifford Turney	Loan		\$300 00
3 Jan., 1918	Repaid	\$300 00	
		\$300 00	\$300 00
29 June, 1917—Ella A. Jones	Loan		\$800 00
4 Jan., 1918	"		200 00
3 Jan., 1919	Repaid	\$1,000 00	
		\$1,000 00	\$1,000 00
31 Dec., 1915—Chas. T. Turney	Loan		\$500 00
4 July, 1917	"		500 00
3 Jan., 1919	Repaid	\$1,000 00	
		\$1,000 00	\$1,000 00
31 Dec., 1915—J. E. Wolfram	Loan		\$1,000 00
28 Aug., 1917	"		700 00
4 Jan., 1918	"		300 00
3 Jan., 1919	Repaid	\$2,000 00	
		\$2,000 00	\$2,000 00

4	Jan., 1918	James Ryan	.....	Loan	.....	\$3,000 00	
3	Jan., 1919	" "	.....	Repaid	.....	\$3,000 00	
						\$3,000 00	\$3,000 00
4	Jan., 1918	William Turney	.....	Loan	.....		\$200 00
3	Jan., 1919	" "	.....	Repaid	.....	\$200 00	
						\$200 00	\$200 00
4	Jan., 1918	E. Buchanan	.....	Loan	.....		\$400 00
3	Jan., 1919	" "	.....	Repaid	.....	\$400 00	
						\$400 00	\$400 00
4	Jan., 1918	George Brown	.....	Loan	.....		\$500 00
3	Jan., 1919	" "	.....	Repaid	.....	\$500 00	
						\$500 00	\$500 00
4	Jan., 1918	Robert Goodrich	.....	Loan	.....		\$800 00
11	Feb., 1919	" "	.....	Repaid	.....	\$800 00	
						\$800 00	\$800 00
31	July, 1918	Township of Cramahe	.....	Loan	.....		\$200 00
2	Aug., 1918	" "	.....	"	.....		300 00
18	Sep. 1918	" "	.....	Repaid	.....	\$500 00	
						\$500 00	\$500 00

BY-LAWS.

By-laws relating to the Telephone System were gone over and it was noted that By-law No. 726 dealing with the issue of debentures could not be located.

The by-laws are not filed or written in a By-law Book, and it is an easy matter for one of them to be taken out of the packet and not returned. All by-laws should be entered into a bound book for a permanent record.

By-law No. 704 relating to the purchase of independent lines that operated prior to the municipality acquiring the system is given in detail hereunder. It will be observed that the value of the systems purchased is:

Mount Pleasant	.....	56.8	miles of Pole Line..	\$3,700 00
Edville & Dundonald	.....	40.59	" "	5,000 00
Vernonville, Rural	.....	6.575	" "	750 00
		103.965		\$9,450 00

In the year 1915 and 1916 these amounts were paid, loans from the bank and other private parties, providing the funds to do so.

BY-LAW No. 704.

By-law No. 704 of the Municipal Corporation of the Township of Cramahe in the County of Northumberland, confirming the purchase of that part of the Telephone System known as the Mount Pleasant Telephone System, which is located within the said Township of Cramahe, consisting of 56.8 miles of pole line and central office equipment located in the Village of Castleton and in the residence of R. B. Dawson at and for the sum of three thousand seven hundred dollars (\$3,700.00), the particulars of which are fully described in a bill of sale

from the Mount Pleasant Telephone System to the said Township dated at the Village of Castleton on the thirty-first day of December, A.D. 1915.

Also that part of the Telephone System known as The Edville & Dundonald Telephone Company, in the said Township, consisting of 40.59 miles of pole line, 79 subscribers' telephone stations and central office equipment located at Dundonald at and for the sum of five thousand dollars (\$5,000.00), the particulars of which are fully described in a bill of sale from George A. Gummer to the said Township dated at the Village of Castleton on the thirty-first day of December, A.D. 1915.

Also that part of the Telephone System known as The Vernonville Rural Telephone System located within the said Township of Cramahe, consisting of 6.575 miles of pole line at and for the sum of seven hundred and fifty dollars (\$750.00), the particulars of which are fully described in a bill of sale from A. T. Wait to the said Township of Cramahe dated at the Village of Castleton on the thirty-first day of December, A.D. 1915.

Therefore, the Municipal Corporation of the Township of Cramahe enacts as follows:—

1. That the purchases hereinbefore referred to are hereby confirmed, by the Municipal Corporation of the Township of Cramahe.

Passed this 30th day of June, A.D. 1916.

GEO. A. GUMMER,

Reeve.

C. A. WILSON,

Clerk.

DEBENTURES.

By-law No. 726 giving particulars could not be found, so the particulars of the issue are given hereunder.

The debenture issue of \$32,000.00 was sold to Brent, Noxon & Company at par and accrued interest. The proceeds amounting to \$32,038.12 were deposited into the Telephone System bank account on 5th February, 1919.

Debenture No. 1 and interest coupons were redeemed in January and February, 1920, and these confirmed the debenture table as given below:—

Debenture Issue, \$32,000.00. 6%.

By-law 726—Passed 1st January, 1919.

No.	Matures.	Amount.	Principal.	Interest.
1....1	Jan. 1920	\$3,294 81	\$1,374 81	\$1,920 00
2....	" 1921	3,294 81	1,457 30	1,837 51
3....	" 1922	3,294 81	1,544 73	1,750 08
4....	" 1923	3,294 81	1,637 42	1,657 39
5....	" 1924	3,294 81	1,735 66	1,559 15
6....	" 1925	3,294 81	1,839 80	1,455 01
7....	" 1926	3,294 81	1,950 19	1,344 62
8....	" 1927	3,294 81	2,067 20	1,227 61
9....	" 1928	3,294 81	2,191 24	1,103 57
10....	" 1929	3,294 81	2,322 71	972 10
11....	" 1930	3,294 81	2,462 07	832 74
12....	" 1931	3,294 81	2,609 80	685 01
13....	" 1932	3,294 81	2,766 29	528 42
14....	" 1933	3,294 81	2,932 27	362 44
15....	" 1934	3,294 81	3,108 31	186 50
		\$49,422 15	\$32,000 00	\$17,422 15

MINUTES.

Minutes of meetings were scrutinized and found in order. The following dated ones were not signed by the Chairman.

May 25, 1917.	Jan. 23, 1920.
July 5, 1917.	Feb. 14, 1920.
Mar. 29, 1918.	Mar. 2, 1920.

Accounts were all authorized for payment, with the exception of those mentioned hereunder. In a few cases it was noted that after the minutes had been closed off and signed by the Chairman, the Secretary had inserted other accounts with the heading "cheque passed since above meeting. See minutes of July 3rd, 1919." These should be approved at the next meeting if this is done.

Date.	Cheque. No.	Name	Amount.	CB.	Minutes, Date.	Folio.
July 5, 1917	95	Eva Flutter	25 00	13	Authorized, \$20. July 5, 187.	
Oct. 23, 1917	36A	C. N. Dudley	23 39	19	Authorized in pen- cil at foot of page. Oct. 23, 194.	
Feb. 22, 1918	16	H. Goodrich	35 00	29	Not authorized.	
"	20	Township	35 00	29	"	"
"	19	J. E. Wolfrain	25 00	29	"	"
"	17	Corey Warner	20 00	29	"	"
"	18	C. N. Wilson	25 00	29	"	"
"	15	C. N. Wilson	25 00	29	"	"
"	14	Corey Warner	30 00	29	"	"
Apr. 15, 1918	32	Corey Warner	20 00	31	"	"
May 1, 1918	33	H. Goodrich	40 00	31	"	"
"	34	Hazel Black	25 00	31	"	"
"	35	Corey Warner	50 00	31	"	"
"	36	Chas. Mutton	5 40	31	"	"
"	38	Can. Independent Telephone Co.	184 12	31	"	"
May 20, 1918	39	Edgar Wells	40 00	31	"	"
May 30, 1918	40	Corey Warner	50 00	31	"	"
"	41	Edgar Wells	20 00	31	"	"
May 31, 1918	42	C. A. Wilson	7 00	31	"	"
July 12, 1918	65	Corey Warner	25 00	35	"	"
July 30, 1918	67	Corey Warner	35 00	35	"	"
"	66	E. Wells	21 13	35	"	"
Sept. 10, 1918	81	Corey Warner	35 00	37	"	"
"	82	Helen Goodrich	35 00	37	"	"
"	83	Hazel Black	30 00	37	"	"
Sept. 28, 1918	84	Corey Warner	30 00	37	"	"
"	85	Amos Honeywell	24 00	37	"	"
"	86	Helen Goodrich	65 00	37	"	"
Nov. 30, 1918	100	R. B. Dawson	80 00	37	"	"
Dec. 27, 1919	58	J. R. Wilce (wood)	8 00	49	Not in M.B.	
Jan. 23, 1920	70	J. R. Wilce	8 00	51	Jan. 7 245	
Feb. 6, 1920	76	Bell Telephone Co.	307 43	51	\$258.33.	
Jan. 31, 1919	13	S. J. Brown, refund tolls.....	1 80	41	Feb. 14, 248. See Jan. 23, 1918. Entered twice in Cash Book.	
Apr. 5, 1919	44	Corey Warner	25 00	43	Not authorized.	
May 2, 1919	45	Helen Goodrich	70 00	45	"	"
"	46	Corey Warner	30 00	45	"	"
May 30, 1919	47	Corey Warner	50 00	45	"	"
June 9, 1919	49	Corey Warner	50 00	45	"	"
"	48	Helen Goodrich	70 00	45	"	"
"	50	C. K. Cryderman	7 00	45	"	"

In most of the cases mentioned above it would seem that it was due to carelessness that these accounts were not included in the minutes. There are two items that need special attention.

On December 27th, 1919, J. K. Wilce was paid \$8.00, on January 23rd, 1920, another cheque was issued for an amount of \$8.00. Authorization is only contained in minutes of January 7th. This may be a duplicate payment.

On February 6th Bell Telephone Co. was paid \$307.43, the amount authorized was \$258.33.

LONG DISTANCE TOLLS.

Long distance calls are recorded on toll slips. The charges for these are entered into ledger accounts and once every six months are totalled up and entered into a "Toll Register." Statements are rendered to the individual subscribers. Payments as received are recorded in a Cash Book, and are also entered into the register. Once a month payment is made over to the Treasurer. All receipts held by Miss Goodrich, who has charge of central, were checked into the Treasurer's Cash Book from 1st January, 1917, to 31st October, 1920, and found correct.

The outstanding tolls as drawn from the register at 1st October, 1920, amount to \$692.69. Some of these are of long outstanding, and should be collected without further delay. While the payment of long distance calls accounts, rendered by the Bell Telephone Company is prompt, the collection from subscribers is delayed. This should be improved. The collection of the outstandings would assist in paying part of the account due to the Township.

OUTSTANDING TOLLS AT 1ST OCTOBER, 1920.

	Tolls 1 Oct., 1918.	Tolls 1 April, 1919.	Tolls 1 Oct., 1919.	Tolls 1 April, 1920.	Tolls 1 Oct., 1920.	Total.
A.		\$23 64	\$27 14	\$57 22	\$82 27	\$190 27
B.	\$9 01	8 00	4 83	28 37	56 55	106 76
C.	2 15	10 71	7 02	31 41	49 63	100 92
D.	37 63	20 14	55 29	51 28	.....	164 34
Colborne					*130 40	130 40
	<u>\$48 79</u>	<u>\$62 49</u>	<u>\$94 28</u>	<u>\$168 28</u>	<u>\$318 85</u>	<u>\$692 69</u>

*These tolls are from April 20 to October 20, 1920, on the Colborne Circuit, and have not been entered in the accounts at the time the accounts were listed on attached sheets.

TOWNSHIP OF CRAMAHE.

MUNICIPAL TELEPHONE SYSTEM.

Outstanding Tolls at

1st October, 1920

No.	Name	Tolls 1 October, 1918	Tolls 1 April, 1919	Tolls October, 1919	Tolls 1 April, 1920	Tolls 1 October, 1920	Total
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
12-12	Walter Carr				55	1 15	1 70
11-1-1	F. Cowie				1 84	35	2 19
8-14	Chas. Crealock				15	65	20
10-21	Fred Church		90	20		15	1 25
32-32	F. J. Chapman		90		90	30	2 10
8-12	L. Darling				23 04	14 70	37 74
35-15	W. L. Dummett				1 55	70	2 25
35-22	J. P. Dummett					3 55	3 55
35-14	M. Dudley					55	35
9-14	R. B. Dawson					6 40	6 40
18-15	Thos. Dennis					95	95
12-15	Mrs. M. Davidson					60	60
12-21	Harvey Darling				50	1 20	1 70
31-21	C. Diagan				1 17	1 69	2 86
21-13	Ed. Farrow					20	20
6-13	Bert Fitchett					15	15
8-2	Wm. Goodrich					78	78
35-23	Robt. Goodrich					20	20
6-2	S. Goodrich				65	38	1 03
32-4	Cecil Gummer					46	46
36-21	Ed. Hinsman				1 80	95	2 75
38-11	Jas. Herley					65	65
9-12	J. W. Hopkins					30	30
18-24	Wm. Inglis					50	50
17-14	Fred Jones					75	75
17-22	A. J. Jones					27	27
12-33	Gordon Kenay				20	09	29
11-21	Dave Kewin				40	1 90	2 30
11-5	Chas. Lilly		1 45	1 05	20	1 20	3 60
14-11	Dennis Lathrope					1 30	1 30
21-2	Geo. A. McDonald		1 29	1 72	95	2 55	6 42
12-41	C. W. Massey		3 34	3 33	2 25	2 63	11 58
19-4	Henry Mutton				70		70
19-21	Chas. Mutton					50	50
19-2	Ed. Mutton				35	20	55
19-3	W. W. Mutton				5 35	5 90	11 25
19-31	Lewis Mutton			1 09	20	59	1 70
35-13	Albert Mutton				39	1 40	1 70
31-2	Caleb Mallory				1 05	6 80	7 85
37-31	J. W. Newman			45	41		76
19-6	W. G. Nelson		95	1 15	3 35		5 45
11-41	L. Marsh			2 44	1 05	15	3 54
25	R. S. Newman		14 90	15 80	7 35	17 62	55 67
21-3	Ira Parry				20		20
12-13	Jas. Phillip				47		47
31-3	Geo. Pollock				39	87	1 26
19-12	W. A. Philp					90	90
35-33	Roy Chapman	1 00	75			55	2 30
32-33	John Cooney		1 85	10	84	83	3 62
38-22	Alex. Ednie				1 15		1 15
32-12	G. A. Gummer	3 29	3 89	2 18	50	65	10 33
36-41	Geo. Graham					45	45
14-4	Gila Harnden	4 81				1 20	6 01
16-1-1	Wm. Hall					1 55	1 55
9-22	F. Haynes, Jr.				10	1 29	1 39
37-1-5	Jas. Menzie				97	6 55	7 52
35-21	Joseph Mutton		15			85	1 00

TOWNSHIP OF CRAMAHE.

MUNICIPAL TELEPHONE SYSTEM.—Continued.

Outstanding Tolls at

1st October, 1920

No.	Name	Tolls 1 October, 1918	Tolls 1 April, 1919	Tolls 1 October, 1919	Tolls 1 April, 1920	Tolls 1 October, 1920	Total
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
32-1-5	F. Mernie.....				15	50	65
32-3	Keith Stimers.....					55	55
17-13	Chas. Wolfrain.....					54	54
24	J. E. Wolfrain.....					3 05	3 05
37-4	Jas. Wells.....		25	10	1 16	40	1 91
9-2	Jas. A. Arkils.....				4 55	5 70	10 25
11-41	H. Lane.....					75	75
36-33	John Sharpe.....				2 70	20	2 90
6-4	Ernest Sharpe.....					1 30	1 30
36-3	W. Minaker.....		70	40	40		1 50
37-2	N. Herren.....				75	1 35	2 10
37-3-2	Geo. McCallister.....				30	15	45
12-4	Mrs. Ella Palmateer.....				1 40	1 23	2 63
35-5	Wm. Samons.....				20	1 30	1 50
10-31	L. Smith.....					2 06	2 06
32-23	Archie Samons.....			1 10	95	1 20	3 25
37-22	Geo. Towns.....				1 15	1 22	2 27
36-1-5	Jacob Boes.....					60	60
22	Rev. Richards.....					35	35
31-22	Wm. Glover.....					6 62	6 62
10-22	Wm. Hunters.....					60	60
37-31	J. Woodard.....					52	52
35-41	C. Vanslyke.....					65	65
31-11	Geo. Puddephatt.....					62	62
38-14	Joe McDonald.....					70	70
16-12	Tom Inglis.....					50	50
39	Jas. Honeywell.....					25	25
8-5	Roy Darling.....					53	53
10-3	David Arkils.....		50	95	35	67	2 47
11-3	F. Allen.....				35	20	55
6-21	Peter Bound.....					25	25
36-23	I. J. Brown.....					20	20
17-21	Henry Bound.....				75	2 59	3 34
18-5	W. Bradley.....				1 17	39	1 56
11-31	Archie Chapman.....				1 10	1 00	2 10
35-12	W. E. Chesterfield.....				40	55	1 05
10-23	C. L. Cryderman.....				7 08	3 24	10 32
19-4	J. Phinn.....				75		75
15	W. W. Purdy.....				5 88	7 76	13 64
33-3	E. A. Rutherford.....				1 05	1 55	2 60
31-4	H. Reynolds.....					30	30
9-3	Chas. Slater.....					2 55	2 55
12-31	D. W. Turney.....					60	60
6-31	T. H. Wilce.....					1 03	1 03
35-2	Wm. Wright.....					95	95
35-4	W. W. Waite.....				95	2 35	3 30
28	C. A. Wilson.....		2 26		4 20		6 46
10-2	L. B. Wilton.....					1 65	1 65
38-13	Geo. Walker.....					85	85
38-4	C. Walker.....				1 42	47	1 89
38-21	Walker Bros.....				07	25	32
36-6	R. S. Waite.....		1 85	1 50	1 35	1 45	5 95
11-4	D. Allen.....					20	20
19-13	S. Darke.....		25	60	20	60	1 65
17-21	W. Hall.....		05	39	30		74
19-14	Harold Mutton.....			90	80	85	2 55
19-5	Geo. Mutton.....					1 25	1 25

TOWNSHIP OF CRAMAHE.

MUNICIPAL TELEPHONE SYSTEM.—Continued.

Outstanding Tolls at

1st October, 1920

Nos.	Name	Tolls 1 October, 1918	Tolls 1 April, 1919	Tolls 1 October, 1919	Tolls 1 April, 1920	Tolls 1 October, 1920	Total
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
10-1-1	W. Nelson				1 69	63	2 32
6-1-1	Percy Palmateer.....		69	14	1 20	45	2 48
38-3	Johs Nelson		2 97	1 83	35	1 15	6 30
21-23	A. A. Purdy		19			15	34
35-31	Gordon Dunnett			55	35	10	1 00
12-1-5	W. E. Davidson				1 75	2 40	4 15
16-2-2	N. Gaffield.....					28	28
9-4	Thos. Grills				3 51	4 46	7 97
6-1-2	F. Isaac					1 10	1 10
12-23	R. Moore				30	2 20	2 50
14-3	Robt. McGregor				3 80	2 50	6 30
21-12	Thos. Samons	2 15	2 45	1 07		1 35	7 02
18-6	H. Bird.....					60	60
36-5	A. Peddleston					20	20
12-33	Gordon Kenny.....				20		20
35-32	W. S. McDonald				25	80	1 05
17-41	H. Hearns				31		31
21-5	M. Drinkwater					1 25	1 25
9-21	Alex. Clarke					2 00	2 00
10-5	E. Bush					90	90
7	Mrs. W. Purdy					80	80
21-1-4	J. Westrope.....					20	20
6-3	W. Puffer				58		58
12-1-4	E. Huycke			24	15	10	49
35-11	Harry Mutton.....					1 00	1 00
32-2	H. McDonald					20	20
18-23	Bruce Gould					15	15
55-2	John Barry		20	1 70	65		2 55
	Joe Bellamy				35		35
	D. Bellamy				25		25
	N. Bellamy				35		35
	Mrs. W. H. Bellamy.....			55			55
	D. Benedict.....	45			80		1 25
	Dr. Brown			25			25
	M. Branscombe.....			2 50	4 15		6 65
	Mrs. Mabel Braine.....		6)	1 15	2 25		4 00
	Robt. Cox.....				20		20
	Chas. Cook			1 90	1 50		3 40
	S. J. Cox.....	9 35	4 45	29 37	6 94		50 11
	W. H. Cochrane				1 35		1 35
	Geo. Davis	1 39		50	1 30		3 10
	C. N. Dudley	1 95	60	1 20	1 15		4 90
	A. E. Donaghy	46					46
	Sid Earl.....			15	1 60		1 75
	I. Gohern				35		35
	Chas. Greenwood.....	1 00	60	60	20		2 40
	Jos. Griffiths.....				2 60		2 60
	Geo. Grosjeans		1 35	67	1 09		3 11
	W. E. Irish.....				85		85
	Ed. Lee.....	3 57	2 05	4 00	1 15		10 77
	F. C. McConnell.....				70		70
	M. McDonaid	7 10	2 65	3 10	2 85		15 70
	Geo. McCracken.....	2 45					2 45
	S. McCracken	1 75		3)	1 55		3 60
	R. Montgomery.....	73					73
	W. H. Peterson.....		1 05		65		1 70
	Wm. Peacock	70		35	20		1 25

TOWNSHIP OF CRAMAHE.

MUNICIPAL TELEPHONE SYSTEM.—Continued.

Outstanding Tolls at

1st October, 1920

No.	Name	Tolls 1 October, 1918	Tolls 1 April, 1919	Tolls 1 October, 1919	Tolls 1 April, 1920	Tolls 1 October, 1920	Total
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
	C. Peacock.....	50	1 49	65	1 25	.....	3 89
	Stanley Publes.....	.....	3 20	65	50	.....	4 35
	Geo. H. Purdy.....	.....	25	55	2 20	.....	3 00
	R. J. Publes.....	4 15	.....	.....	.....	.....	4 15
	Geo. Price.....	.....	.....	70	60	.....	1 30
	H. A. Raney.....	.....	75	55	35	.....	1 65
	W. R. Scott.....	.....	.....	.....	2 75	.....	2 75
	Chas. Turney.....	.....	.....	.....	1 80	.....	1 80
	J. Turpin.....	.....	.....	3 90	2 60	.....	6 50
	F. Ventress.....	.....	.....	.....	1 35	.....	1 35
	A. Wells.....	2 17	90	.....	.....	.....	3 07
	W. Wolfrain.....	.....	.....	.....	70	.....	70
	A. Whaley.....	.....	.....	.....	40	.....	40
	B. Waller.....	.....	.....	.....	25	.....	25
	Ben. Jackson.....	.....	.....	.....	30	.....	30
	Jas. McGuire.....	.....	.....	.....	35	.....	35
	Isaac Matthews.....	.....	.....	.....	35	.....	35
	W. J. Kelly.....	.....	.....	.....	30	.....	30
	W. A. Downing.....	.....	.....	.....	20	.....	20
		37 63	20 14	55 29	51 28	.....	164 34

HALDIMAND TOWNSHIP.

It is difficult to determine what the arrangement is in connection with this adjoining township. The Commission should deal with the matter at their next meeting.

From the minutes of December 9th, 1918, the following extract was taken:--

Haldimand Municipal Telephone System agreed with Cramahe System to settle their account as follows:—

By Purchase Price Miller, Wilson Line	\$84 00	
To 8 subscribers at \$3.00 per year, from 1 Oct., 1917, to 1 Oct., 1918..	\$24 00	
To 15 subscribers at \$3.00 per year, from 1 Oct., 1918, to 31 Dec., 1918.	11 25	
To 1½ miles pin space at \$8.00 per mile, from 1 Jan., 1917, to 1 Jan., 1919 ..	24 00	
To balance due to Haldimand	24 75	
	\$84 00	\$84 00

The above amount left to the credit of Haldimand System until settlement of account of interchange with Percy System can be made.

Letter from the Township Clerk of Haldimand stated that in the year 1916 the following payments had been made by the Township to the Telephone Commission.

September 2, 1916	\$17 31
November 30, 1916	20 00
December 31, 1916	2 90

The item of \$17.31 was traced into the Treasurer's Cash Book, the other two amounts could not be found. The Clerk was requested to state how these payments had been made, and to whom. There has been no reply. The Commission should deal with these two amounts.

There does not appear to have been any cash received from Haldimand Township for the years 1917 to 1920. The Clerk's letter is given in detail hereunder. Why these collections are retained by the Township should be enquired into by the Commission. It is far better for each party to pay over the debt due, rather than allow one account to be used as a contra against the other.

I found on going over the rolls that 1917 is the first year that collections were made for Cramahe Telephone System, and the following are the names and amounts:—

1917	John Miller	\$13 00	
	Alex. Wilson	13 00	
			\$26 00
1918	John Miller	14 00	
	Alex. Wilson	14 00	
			28 00
1919	Alex. Wilson	15 69	
	John Miller	15 69	
			31 38
1920	Harry Fisk	4 50	
	John Miller	18 00	
	G. Harnden	18 00	
	Alex. Wilson	18 00	
	John Coffee	4 50	
			63 00
			\$148 38

The above amounts have not been taken from the Township's account. The amount of Cramahe account to Haldimand is \$90.00. I am not quite positive, they will know.

Yours respectfully,

(Sgd.) JAS. BLACKLOCK.

BRIGHTON TOWNSHIP.

Statement was requested from the municipality as to payments made to the Cramahe System.

These were reported as follows:—

Year	1916	.....	\$36 00
"	1917	.....	36 00
"	1918	.....	94 00
"	1919	.....	95 45

The amounts for the years 1917, 1918 and 1919 were traced into the Treasurer's Cash Book. The amount of \$36.00 stated to be paid in 1916 could not be found.

In a telephone conversation with Mr. Fred A. Wade, the Clerk of Brighton Township, he stated this amount had been paid over to the Brighton Telephone Commission. If so, the Cramahe Commission does not appear to have received it, and they should accordingly make a claim for this amount.

MUNICIPAL TREASURER'S CASH RECONCILIATION AT 1ST JANUARY, 1919.

The Township Council requested that the balance of cash on hand at 1st January, 1919, be determined so that the Treasurer could exhibit this in his Cash Book, and complete the records for the year 1919. The attached statement was therefore drawn up, and the cash on hand to be carried forward as the cash balance at 1st January, 1919, in the Municipal Cash Book is \$4,158.32.

This amount is contained in the bank, which is kept in the name of the Township and withdrawals can only be made by cheques under the signatures of the Reeve, Clerk and Treasurer.

In respect to the cash on hand at 31st December, 1918, of \$4,002.79, this is as stated in the previous Auditor's report.

In the Municipal Cash Book in the year 1918, there was charged as a receipt from the telephone system an item of \$200.00. Reference to the bank pass book showed also a payment for a like amount, but this did not appear in the Municipal Cash Book. Reference to the report of Cash Book, 1918, included herein, elucidates this matter. Payment by the Township bank of telephone note and accrued interest of \$515.00 did not appear in the Municipal Cash Book. It would appear, therefore, that the Treasurer did not receive credit for the payment of these two items, amounting to \$715.00, in the year 1918. The only inference that can be drawn is by reference to the previous Auditor's report. This states as follows:—

"The amount stated in the Treasurer's books as being on hand January 1st, 1904, is \$472.18, and we were compelled to accept this as a starting point, although the bank statement at this date gives the balance as \$1,189.47. Beyond stating the bank balance as shown, no effort has been made to reconcile the bank account until the year 1918, which is shown in the report for that year."

The difference between the balance as shown by the bank and the balance shown in the Cash Book is \$717.29. It might be assumed that if the bank balance had been carried forward, and the two items already mentioned entered as payments in 1918, the net difference would only amount to \$2.29. The Township Treasurer states emphatically that all receipts were deposited in the bank, and whatever balance is on hand there is the property of the Township.

If these amounts are credited in the Cash Book, the balance in the bank will be \$715.00 in excess of what is required according to the Cash Book.

The Treasurer claims there is no surplus amount, and acceptance of the explanation as already given appears to be the solution to the matter.

MUNICIPAL TREASURER'S CASH RECONCILIATION AT 1ST JANUARY, 1919.

To Cash on Hand—31st December, 1918:		
Per Auditor's Report	\$4,002	79
To Bank Interest Allowed:		
Per Bank Pass Book, 1913	23	60
“ “ 1914	12	50
“ “ 1915	11	60
Not entered in Municipal Cash Book for these years.		
To Cheque to Belgian Relief Fund:		
Issued January 11, 1915, but not presented for payment and is now to be cancelled	100	00
To error made at some date prior to 31st December, 1918, which is now adjusted	7	83
By Cash on Hand—to be carried forward as the Cash Balance at 1st January, 1919, in the Treasurer's Cash Book		4,158 32
	<u>\$4,158</u>	<u>32</u>
	\$4,158	32

BANK RECONCILIATION AT 1ST JANUARY, 1919.

To Cash in Bank—per Pass Book	\$5,375	38
By Cheques not presented for payment until 1919:		
No. 150 A. Swain		30
“ 212 School Sections 2 and 3		304 00
“ 217 “ “ 13		402 36
“ 223 “ “ 20		300 59
“ 229 “ “ 26		177 46
“ 241 S. A. Clark		9 65
“ 243 Chris. Harden		3 00
“ 247 A. Swain		13 70
“ 258 Geo. Pattison		6 00
By Cash in Bank—per Cash Book		4,158 32
	<u>\$5,375</u>	<u>38</u>
	\$5,375	38

CONCLUSION.

The Cash Book as kept by the Treasurer was incomplete, and practically devoid of any explanatory information as to the receipts and payments.

The Secretary also keeps a form of Cash Book, which was used for checking purposes, but this also was incomplete.

The adoption of a Cash Book with columns to take care of the different classes of receipts and payments as stated in the report on the Cash Book, is essential. One Cash Book is sufficient and the appointment of a Secretary-Treasurer with a remuneration sufficient so that he may devote the necessary time to complete all records needed in an intelligent manner, is to be desired.

The courtesy and the assistance of the Township Council and officials is gratefully acknowledged.

HENRY GLOVER.

Municipal Auditor.

VILLAGE OF IROQUOIS.

123 BAY STREET, TORONTO, ONT., December 23rd, 1920.

To the Reeve and Council, Village of Iroquois, Ontario:—

GENTLEMEN,—Acting under instructions from the Provincial Municipal Auditor, J. W. Sharpe, K.C., an inspection, examination and audit of the books, vouchers and monies of the Corporation of the Village of Iroquois was made for the years 1915 to 1919 inclusive.

The audit was granted upon a petition signed by ratepayers of the municipality.

BALANCE SHEET.

Balance sheet as at 31st December, 1919, has been drawn up so as to disclose the deficiency in the current account, which amounts to \$15,301.95. This deficit should be dealt with by the Council without any delay, and means taken to liquidate it.

The figures contained in this balance sheet are similar to those as prepared by the local Auditors, with a few changes.

Schools were included among the capital assets by the local Auditors. This is incorrect. Extract from the pamphlet prepared by the Provincial Municipal Auditor, J. W. Sharpe, K.C., covers this matter very clearly.

"Schoolhouses are almost universally included in the statement of assets of municipalities. A little consideration will convince auditors that these are not properly municipal assets. School buildings and fittings are the property of the school corporation and not of the municipal corporation. It is true that the municipal machinery is used for the purpose of procuring the funds required for the erection of the buildings and for financing loans in that connection, but whilst the debentures issued are a direct liability of the municipal corporation, there is a secondary liability upon the school corporation and school supporters are taxed for the payment of these debentures when due. This secondary liability and not the schoolhouse is the proper asset of the municipality to be set off against the debenture liability. The municipality and school section may have the same territorial limits with the same ratepayers, nevertheless the municipal corporation and the school corporation are distinct bodies, each quite independent of the other, acquiring, owning and controlling its own properties."

Waterworks and electric light plant appear in the village statement at \$60,000.00. In the attached balance sheet, waterworks appear at a value of \$25,000.00, and electric light plant at a similar amount.

The reason of this is that these values are the same as the original amount of debentures issued for these purposes.

ACCOUNTS PAYABLE.

Outstanding accounts payable at 31st December, 1919, are listed, on an attached schedule, and amount to \$671.53.

TAXES RETURNED TO COUNTY TREASURER.

While in Cornwall a list was taken of the taxes that had been returned to the County Treasurer, and were apparently unpaid at 31st December, 1919. These

should be gone over, and a permanent record made in the tax arrears book. It is essential that the village officials should have knowledge of all taxes returned to the County Treasurer. As payments are made to the County, and forwarded to the Village, such taxes paid should be marked off the arrears roll.

List, as stated, is attached hereto.

VILLAGE OF IROQUOIS.

BALANCE SHEET AS AT 31ST DECEMBER, 1919.

ASSETS.		
Current.		\$3,073 77
Tax arrears	\$137 13	
Taxes uncollected 1919 roll	2,101 95	
Cash in Bank, light and water account	734 69	
Accounts receivable, light and water	52 00	
Scales rent, 1919	48 00	
	\$3,073 77	
Deficit—Current Account		\$15,307 95
		\$18,381 72
Capital		\$58,038 10
Waterworks	\$25,000 00	
Electric light and plant	25,000 00	
Town Hall and site	5,000 00	
Fire appliances	450 00	
Piano	125 00	
Scales	125 00	
Ratepayers' portion—Walks By-law 348	1,288 64	
Ratepayers' portion—Walks By-law 398	184 46	
Generator, gears, etc.	800 00	
Lot	65 00	
	\$58,038 10	
		\$58,038 10
LIABILITIES.		
Current		\$18,381 72
Bank Overdraft—Current Account	\$10,848 50	
Loan—Miss McGinn	1,000 00	
Public School Board	2,520 00	
High School Board	1,750 00	
Debenture By-law 346, due 31 December	845 63	
Debenture By-law 348, due 31 December	745 86	
Accounts payable	671 73	
	\$18,381 72	
Capital		\$31,723 90
Waterworks Debentures By-law 306	\$10,132 45	
Electric Light Debentures By-law 326	10,971 94	
Shoe Factory Loan " " 330	3,205 12	
Consolidation " " 346	3,712 33	
Sidewalks " " 348	3,274 34	
Sidewalks " " 398	427 72	
	\$31,723 90	
Surplus—Capital Account		\$26,314 20
		\$58,038 10

ACCOUNTS PAYABLE AS AT 31ST DECEMBER, 1919.

H. E. Plant, boiler	\$425 00
" bricks	40 00
Municipal World	1 24
Beach Flour Mills	12 50

R. S. Pelton		\$20 40
R. S. Wood, salary	\$35 00	
" postage	4 00	
		39 00
James Collison, court sittings	2 00	
" freight	50	
		2 50
E. M. Dakin, rebate, sidewalks		14 00
Mrs. James Murray		3 30
Canadian General Electric		11 36
R. H. Buchanan, valves, etc.		36 00
Imperial Oil Co., Limited		30 60
J. M. Disher, over deposited		35 83
		<u>\$671 73</u>

TAXES RETURNED TO COUNTY TREASURER, APPARENTLY UNPAID, 31ST DECEMBER, 1919.

1915.	Name.	Amount.
Lot 6, block P, ...	McCann, Edward	\$17 60
Lot Pt. 3, block S.	Carstairs, R.	4 80
Lot E pt. 2, block T.	Cooper, George	38 16
Lot 1, block EE.	Munro, Wm.	1 60
Lot 1, block 7	Rapids Power Company	41 60
Lot 9, block 9	Excelsior Shoe Company	8 00
Lot 6, block 12	Harkness, J. D.	35 20
Lot 7, block A.	Fould, Charles	43 65
Lot 5, block 8	Stamp, Mrs. McK.	16 00
1916.		
Lot 1-2, block T.	Cooper, George	64 42
Lot 1-13, block EE.	Munro, William	4 03
Lot 12-13 block HH.	Barkley, John	20 66
Lot 27, block 8	Roberts, William	6 20
Lot 26, block 8	Roberts, Ed.	16 95
Lot 5, block 8	Hyslop, Charleton	18 60
1917.		
Lot 1, block H	Gibson, Milton	19 01
Lot SE pt. 1 and block 13 EE....	Munro, William	6 45
Lot 6-2-4, block E.	Ross, E. B.	9 30
1918.		
Lot 18, block XII.	Harkness, J. D.	31 00
Lot 26, block VIII.	Roberts, Ed. (balance)	7 75
Lot 12-13, block HH.	Barkley, John	20 66
1919.		
Lot 1, block T.	Cooper, Margaret	17 15
Lot E Pt. 2, block T.	Cooper, George	10 53
		<u>\$459 32</u>

ASSESSMENT ROLLS.

Assessment Rolls for the years 1915 to 1919 were compared with Collector's Rolls for the same years, and found correct.

Alterations in the rolls were all authorized by the minutes of the Court of Revision and the changes were made in red ink.

Assessor's affirmation was attached in all cases, to the rolls. Dates of transmission of notices were duly recorded therein.

COLLECTOR'S ROLL.

Rolls for the years 1915 to 1919 were in good form and summaries made of page totals were found in order.

Extensions were verified in total. That is, the total assessment was multiplied by the various rates, and found correct.

Dates of transmission of notices were recorded in the roll.

Clerk's certificates as called for by the statutes was incorporated therein.

Collector's oath was not attached in any case, and it is imperative that the following section be adhered to.

"At or before the return of his roll every Collector shall make oath in writing that the date of every demand of payment or notice of taxes required by Sections 107 and 108, and every transmission of statement and demand of taxes required by section entered by him in the roll has been truly stated therein. Every other person who has delivered or mailed a notice pursuant to Sections 104, 106 or 108 shall in like manner at or before the return of the roll make oath that the date of the delivery or mailing of every such notice by him has been truly stated in the roll. Every such oath may be according to Form 10 and shall be written on or attached to the roll and may be taken before the Treasurer or before any of the persons mentioned in Section 228, R.S.O. 1914, Chap. 195, Sec. 116."

TAX RATE.

Tax rates for the years 1915 to 1919 inclusive, are tabulated hereunder for comparison purposes. It will be observed that the tax rate has not varied in these years to any extent.

There has been a tendency on the part of the Council to avoid a higher tax rate, although year by year they allowed a deficiency in the municipal finances to grow, so that at the 31st December, 1919, there was a deficit of over \$14,000.00.

Taking the Auditors' statements for the past several years, it will be observed that at the end of the year 1912 there was a surplus of current assets over current liabilities to the extent of \$1,472.18. Statement for the year 1913 was not seen, but from the year 1914 the current liabilities exceeded the current assets as follows:—

Deficit 31st December, 1914.....	\$4 996 46
“ “ 1915.....	5,999 04
“ “ 1916.....	8,032 54
“ “ 1917.....	10,869 71
“ “ 1918.....	11,997 67
“ “ 1919.....	14,442 95

It is noticeable that no provision had been made in the tax rate for General Village Purposes for the years 1916 to 1919 inclusive.

	Tax rates. Years 1915 to 1919.				
	1915 B-L 394.	1916 B-L 403.	1917 B-L 409.	1918 B-L 415.	1919 B-L 424
	Mills.	Mills.	Mills.	Mills.	Mills.
General	1.59	...	...	...	...
County	2.64	3.20	6.35	6.77	7.57
Debentures	9.01	11.90	9.49	7.86	7.19
Debentures B-L 330..	2.46	2.45	2.50	2.50	2.45
Public School	7.94	7.90	7.00	8.87	10.25
High School	8.36	5.55	5.66	5.00	5.54
Total rate	32.00	31.00	31.00	31.00	33.00

SUMMARY OF COLLECTOR'S TAX FOR YEARS 1915-1919.

	Year. 1915.	Year. 1916.	Year. 1917.	Year. 1918.	Year. 1919.
County rate	\$946 79	\$1,153 13	\$2,245 00	\$2,403 31	\$2,737 95
Village rate	570 66	.....	.....	.....	.....
Sidewalks	292 61	487 25	546 79	487 25	487 26
Doran Creek drain	36 56	36 56	.....	.....	.....

	Year. 1915.	Year. 1916.	Year. 1917.	Year. 1918.	Year. 1919.
Debentures	\$3,750 05	\$4,671 70	\$3,901 34	\$3,393 60	\$3,231 65
Street sprinkling	59 50	.....	.....	.....	.....
Dog Tax	35 00	45 00	46 00	82 00	.....
Arrears of taxes on unoc- cupied land	457 99	606 95	4 03	96 33	.....
Public School	2,848 80	2,847 48	2,474 51	3,149 43	3,707 45
High School	2,999 21	2,000 67	2,000 47	1,775 11	2,004 04
	<u>\$11,997 17</u>	<u>\$11,848 74</u>	<u>\$11,218 14</u>	<u>\$11,387 03</u>	<u>\$12,168 35</u>

ASSESSMENT SUMMARY.

Total value of real property ..	\$326,825 00	\$331,220 00	\$326,595 00	\$328,435 00	\$330,795 00
Business assessment	21,930 00	21,075 00	20,875 00	19,315 00	20,430 00
Amount of taxable incomes ..	10,006 33	8,114 84	6,021 35	7,256 92	10,480 96
	<u>\$358,761 33</u>	<u>\$360,409 84</u>	<u>\$353,491 35</u>	<u>\$355,006 92</u>	<u>\$361,705 96</u>
Exemptions	\$40,490 00	\$42,030 00	\$36,100 00	\$36,100 00	\$35,610 00

TAX COLLECTIONS.

The system of dealing with the collection of taxes could be improved upon. Tax notices should be issued with stub attachment, which would be retained by the Tax Collector when receiving payment.

All cash received should be entered up by the Collector in a Cash Book, the form of which is given hereunder. Roll No., Date, and Amount received divided as to tax or interest would be recorded therein, but it is not essential that the names of the payees be inserted. Receipt stub would, however, be kept for audit and other purposes.

Collections should be deposited daily in the special bank account, which is at present in use, and transfers made to the general bank account at convenient periods. In this way, the deposit into the bank will agree with receipt of taxes and interest, as shown by the Collector's Cash Book.

The balance in the bank will be determined by the deposits therein, less the transfers, which should be recorded as they occur in the bank credit column.

Tax Collector's Cash Book.

[illegible]

COUNTY ROADS.

Cheque was issued from the United Counties of Stormont, Dundas and Glengarry on December 10th, 1918, to the Treasurer, Iroquois Village for an amount of \$234.40 and marked account *re* roads. This was endorsed by James Flanagan, Treasurer, Iroquois Village, and then endorsed by G. H. Davy and apparently cashed at the Molsons Bank by him.

The county official receipt which they issue with every cheque was signed by James Flanagan, Treasurer for Iroquois, and returned to the County Treasurer.

The County pay list showed the details as road No. 30, \$100.00, repairs, road No. 1, \$134.40, repairs, making a total of \$234.40.

This cheque seems to be the only cheque issued by the County to the Village in respect to county roads. The Village Treasurer had not entered the amount of this in his municipal Cash Book, so it was necessary to have a thorough explanation of the occurrence.

James Flanagan, Village Treasurer, was placed under oath and stated that as far as he could remember the cheque was mailed to G. H. Davy. It was apparently the only cheque made payable to the Village on account of the county roads. He discussed the matter with G. H. Davy, as to whether it should be deposited to the credit of the Village or not. G. H. Davy said it was payment of work done on good roads, looked after by United Counties. It would complicate matters if placed in the Village account, as the payment was for work that the Village had nothing to do with. Cheque was endorsed by him and handed to G. H. Davy. He also sent receipt to County Treasurer.

No entry was made in the Municipal Cash Book.

G. H. Davy placed under oath, stated that the cheque should have come in his name. The County authorities had apparently made a mistake in making it payable to the Village Treasurer, and the most simple way to correct error was to have Village Treasurer endorse cheque and hand it to him. It had been the custom for him to look after the work done for the County in the Village. Mr. Cameron, County Road Superintendent, requested him to look after the road work.

It was noted that in looking over the County reports that all other payments had been made payable direct to G. H. Davy who looked after the settlement of accounts for them in connection with the road work in Iroquois.

In discussing the matter with other officials they stated that no account had been rendered to the County by the Village and that payments made by them were only on account of work undertaken for the Village. It would appear, therefore, that this cheque should have been made payable to G. H. Davy by the County officials. It would have been wiser to have returned this cheque so that it could have been made payable to him personally.

The vouchers received from the County Treasurer supporting the payment were five in number and each of them were headed United Counties, in account with the following parties:—

W. A. Strader, Iroquois, work	\$75 00
P. Connor, Iroquois, work	49 25
Edward Lewis, work	10 50
E. J. Shaver, gravel	38 90
James McDonald, work	60 75

\$234 40

James McDonald, Edward Lewis, and Pat Connor, sworn, stated that they had done work in 1918 for County and received cash from G. H. Davy for their work. They could not state definitely the dates or amounts paid them, but had been paid for all work they did.

W. A. Strader, sworn, stated that he was paid for all his work. He had done quite a lot for the County. He did not remember being paid cash, but was paid by cheque. He could not tell whether it was a personal cheque or not. On some occasions he had two teams working, either for Village or County.

E. J. Shaver placed under oath stated that he had received no money from G. H. Davy, and that his account had been paid by the Village of Iroquois cheques. He had only delivered gravel as paid for.

In contrasting the accounts rendered by G. H. Davy to the County on account of work done on the good roads, with accounts paid by the Village of Iroquois, for road work done for them by the same parties, it was noted that in a number of cases similar dates, and amounts appeared in both bills.

In the account rendered for gravel to the County, this was identical to accounts paid for by the Village of Iroquois.

G. H. Davy said in explanation that it had been very difficult to keep clear records of the work done for the County, and it was possible that there had been a mistake made as to the dates.

The question of the Village making payment for work done for the County was gone into thoroughly, and members of the Council and officials, stated emphatically that they had used every care in seeing that only work done for the Village had been paid for by the municipality.

BONDS.

It is stated that there is no Treasurer's bond, and the following extract from the pamphlet "Suggestions Touching the Duties of Officials," as sent to all municipalities by the Provincial Municipal Auditor, is given hereunder for the guidance of the Council in this matter.

"The Treasurer and the Deputy Treasurer before entering on the duties of their offices shall give such security as the Council directs for the faithful performance of such duties and for duly accounting for and paying over all money which come into their hands.

"It shall be the duty of every Council in every year to inquire into the sufficiency of the security given by the Treasurer and to cause to be entered in its minutes the result of the inquiry.

"Every Treasurer and Collector before entering on the duties of his office shall enter into a bond to the corporation for the faithful performance of his duties.

"Subject to the provisions of the Guarantee Companies' Securities Act such bonds shall be given by the officers and two sufficient sureties in such sum and in such manner as the Council by any by-law in that behalf may require and shall conform to all provisions of such by-law.

"Where any person is required to give security by bond with sureties he may, in lieu thereof, furnish the bond policy or guarantee contract of a guarantee company approved by the Lieutenant-Governor in Council.

"All indemnity bonds, whether given by a company or private individual, should be carefully considered. The conditions are sometimes so framed as to be

practically useless. Auditors should not content themselves with an examination of signatures, names and amount of penalty. Revise all conditions of the bond, and if the effect and meaning thereof be not perfectly certain and satisfactory, make a special report to the Council."

DEBENTURES.

Statement of debentures is attached, giving the details of each issue.

Debenture register contains a record of these, and was scrutinized and found in order.

It will be observed that with the exception of the public utilities debentures, all of the issues will be redeemed by the 31st December, 1924, so that the Village is certainly reducing its outstanding liabilities.

In the case of the public utilities debentures, these should really be paid out of surplus revenue from the water and light collections, but in most years the revenue has not been sufficient for this purpose.

VILLAGE OF IROQUOIS.

STATEMENT OF DEBENTURE DEBT AS AT 31ST DECEMBER, 1919.

[illegible]

CHEQUES.

Cheques in most cases were in proper form. Those to which any comment needs to be made, are listed hereunder.

No.	Date.	Payee.	Amount.	Remarks.
5 G.	Jan. 28, 1915.	Hall, Herb.	\$16 60	Not signed by Reeve. Payable to Bearer. Endorsed Jas. A. Nash.
27	Feb. 4, "	..Rolland, Ernest	75	Not signed by Reeve.
72	June 12, "	..Brouse, J. C.	244 02	Not " "
139	Oct. 26, "	..Brouse, James	2 48	Not endorsed.
18	Feb. 2, "	..Service, Geo. W.	13	Outstanding.
26	Feb. 8, 1916.	..Roberts, Edward	5 25	Not endorsed.
127	Dec. 7, "	..Trustees High School	900 00	Not endorsed. Payable to Bearer.
99	Nov. 30, 1917.	..Trustees Public School.....	350 00	Not signed by Clerk.
66	Sept. 30, 1918..	" " "	350 00	Not endorsed.
47	June 29, "	..High School Board	600 00	Not signed by Reeve.
109	Dec. 2, 1919.	..E. Pollock	6 50	" "
56	June 18, "	..City Treasurer of Montreal.	65 00	Not signed by Clerk.
11	Feb. 4, "	..M. E. Barclay	7 50	Not signed by Reeve.
95	Dec. 17, 1918.	..Jas. McDonald	7 00	Cheque not seen.

INSURANCE.

There appears to be one insurance policy in force in the Dominion Fire for \$3,900.00, covering the town hall, scales, hose reels and piano. The annual premium is \$48.75, expiry date of the policy is 18th August, 1921. The Council should enquire if this amount is sufficient to cover any fire loss that may occur.

MINUTES.

Minutes for the several years were scrutinized and found in order. Those for the 15th December, 1915, were not signed by the Reeve.

Authorization for the payments of all accounts was contained therein.

BY-LAWS.

By-law book was read over, and found in order. Original by-laws, however, are filed separately. If those in book were signed by the Reeve and Clerk, and had the corporation seal impressed thereon, it would make these all original documents. It is an easy matter to have a by-law mislaid, but very unusual to have a book lost.

AUDITORS.

Auditors' reports for the several years were checked over, with the original books of entry, and found correct.

The form in which they are prepared, printed and submitted to the rate-payers could not very well be improved on.

They personally appear to have, at all times, given full information on any matter that any ratepayer inquired into.

No time appears to have been spared in making a thorough audit, and the remuneration paid them, for the duties performed, was very moderate.

The attention and assistance given by Mr. C. K. O. Cameron needs special mention and the municipality have, in him, a thorough, efficient and painstaking official.

BANK RECONCILIATION.

The various bank accounts were reconciled and certificate from the bank, copy of which is given hereunder, proves these.

IROQUOIS, ONT., October 23rd, 1920.

The Reeve, the Corporation of Iroquois:—

DEAR SIR.—I herewith advise you that the Corporation of Iroquois had an overdraft of \$10,848.50 on the 31st December, 1919, and that the following accounts had credit balances as follows:—

Water, light and heat	\$734 69
Iroquois High School	1,905 07
Iroquois Public School	90 60

I am,

Yours truly,

(Sgd.) C. H. Joy,
Manager.

DOG TAX.

These taxes are usually included in the Collector's Roll, and receipts from same were correctly entered in the Treasurer's Cash Book. Unused tags should be returned to the Clerk for audit purposes.

TOWN HALL RENT.

Receipts from the renting of hall were compared with the Treasurer's Cash Book, and found duly recorded therein. The present system of dealing with these rents is rather loose, as in some instances no deposit reached the town bank account for six months or more.

The collections should be deposited into the town bank account at the end of each month. A record of the amounts making up the deposit being shown at the back of the stub, for verification purposes.

TREASURER'S RECEIPT.

Official receipt forms should be instituted. It should be in duplicate and numbered consecutively. These should be issued for all receipts of whatever nature.

Cash receipts appearing in the Cash Book can then be compared with the receipt.

ESTIMATES.

The Council of every municipality shall in each year prepare estimates of all sums required for the purpose of the municipality during such year, making due allowance for cost of collection and for abatement of taxes, and for taxes which may not be collected.

Except where otherwise provided by any Act, a corporation shall not incur any debt, the payment of which is not provided for in the estimates for the current year, unless a by-law of the Council authorizing it has been passed with the assent of the electors.

Municipal councils conforming strictly to the above two sections would not embarrass future councils with indebtedness contracted in their term, and left for the next council to provide for.

The Clerk should prepare a statement inserting the estimates as called for by the various committees at the early part of the year.

Such estimates should be treated as appropriations to the various departments and the Clerk should table at regular Council Meetings, a statement showing the original amount of the appropriations and what portion has already been disbursed. This will keep the committees in touch with the amount at their disposal to complete the work undertaken by them, and should prevent over-expenditure unless some provision has been made for obtaining further funds.

LEDGER.

Ledger should be kept by the Treasurer wherein record should be made of transactions affecting the municipality.

Tax Collector should be debited therein, with the total amount of taxes to be collected according to the roll. Credit would be made to the several levy accounts. For instance, the High and Public Schools, the County, and other levies would be credited. The cash received from the Tax Collector would be entered in the Cash Book and credited to his account in the Ledger. Upon the roll being returned the taxes uncollected according to the sworn statement of the Collector, would be credited to his account, thus leaving no balance thereto.

Payments to the County Treasurer, schools, etc., would be debited to the respective levy accounts. At the year end the ledger would therefore disclose what balances remained unpaid.

Loans from private individuals should also be entered therein

It was noted that among the current liabilities there was set up a loan of a \$1,000.00 from Miss McGinn. In tracing the origin of this note the only course to follow was to go back over the entries in the Cash Book, where it was found that they had received the loan on April 3rd, 1906.

The Auditors in preparing their statements must find it very difficult to find out what the assets and liabilities are, unless they are recorded in the Ledger.

Public works and debentures debts should also be entered therein, and the following section is given for information.

Every Council shall keep a separate account of every debt and shall also keep two additional accounts in respect thereof, one for the interest and the other for the sinking fund or the instalments of principal, and both to be distinguished by a prefix designating the purpose for which the debt was contracted, and the accounts shall be kept so as to exhibit at all times the state of every debt, and the amount of money raised, obtained and appropriated for payment of it. Section 301, Chap. 192.

INVOICES.

Invoices for purchases or vouchers other than cheques were seen for all payments. They, however, were not approved by any responsible party, and some of them were in poor form.

In the case of payments to the Swedish General Electric, Limited, in connection with purchases for Electric Light Plant, it was thought advisable to obtain

a statement from them, as to their dealings with the municipality. This was secured, and supports such payments that had been made. Contract is also on file in the municipal offices, with this company.

ELECTRIC LIGHT AND WATER RATES COLLECTIONS.

Under the present system errors may easily occur in the collections.

Each consumer is supplied with a special printed book, which is used for recording the rates charged, and is receipted by the Collector who collects the rates.

Accounts are not rendered, but once the rate chargeable is established this is marked on the front of the consumer's personal book. Collections as made are reported to the Clerk who records these in a Electric Light and Water Cash Book.

To determine how these accounts stand it would be necessary to call in all the consumers' pass books. This was done a few years ago, and it is a very unsatisfactory system. Accounts should be rendered at stated periods from the municipal offices. These should have a counterfoil attached which, upon payment, should be retained by the Treasurer for entry into his Cash Book.

Water Users' Register is suggested for use along the lines of attached sketch. This form would be elongated so as to contain the four quarters, so that location or name of users would only need to be written once a year.

Each quarter would show the arrears at the first, charges due on the period, cash received, allowances made, and arrears at the end of the period. In this manner, by a summary of page totals, the quarterly figures could be obtained. Cash would be agreed with the cash shown in the Cash Book and the arrears at the end would be the balance as shown in the reconciliation.

Charges once made should only be written off by authority of the Council, and a list of such allowances should be made, and when properly authenticated and mentioned in the minutes, be handed to the Collector for entry in the Register. Such list being retained for audit and other purposes.

Cash Book, as form attached, will take care of the entry of all receipts. These should be deposited intact in the bank daily, so that the deposits in the bank will balance the cash receipts. Payments as made to the Treasurer should cover all deposits to a certain date. It is possible that all expenditures on account of water maintenance could be made through this bank account, but in any case separate account is needed for the water.

Dealing with the bookkeeping of the Treasurer, he should receive quarterly, the amount of the charges made by the Collector. He will then debit water users' register with this amount and credit water revenue. The same account will be credited with the amount received from the Collector. At the end of any period this will disclose the amount of uncollected accounts.

PAY LISTS.

Pay lists as presented to the Council for payment, are not in good form.

Council Pay List Form is submitted herewith for use by the Clerk in listing the accounts to be presented before Council for payment.

Invoices as received are to be numbered in rotation and approved by the Superintendent of the Department to which they refer.

Clerk will prepare the pay list in ink or typewriting.

PAY ROLL.

No form of pay roll is in use, the foreman in charge of the work merely prepares on a statement form, the amount due to each employee, signed by himself, as to the correctness of same.

A regular form of pay roll should be used, and each employee turn into the foreman each day, a time sheet signed by himself, as to the number of hours worked, and what he has been employed at.

The pay roll sheet should be written up, and the daily time sheets attached thereto, and handed to the Town Clerk to enter the total amount of the pay roll on the pay list.

All employees when receiving their pay should sign their names on the pay roll.

It is better to issue individual cheques, and endorsement on the back thereof, is a sufficient receipt.

PUBLIC SCHOOL.

Cash Book in use was not in the authorized municipal form, which has columns suitably arranged to take care of the different classification of receipts and disbursements.

The present book should be discarded at once, as the leaves in some instances were loose, and might very easily get lost.

The general form we have shown below, and the advantage of the different headings, when a statement is required at any period, will be readily seen.

This uniform system of accounts is along the same line as the cash accounts for municipalities, and provides a certain internal check.

A receipt should be given for all monies paid to the Treasurer, the duplicate being on hand for the purpose of verification.

Cash abstract for the year 1919 is attached and details the total yearly receipts and payments.

Insurance statement exhibits that there is \$5,000.00 of insurance on buildings and fixtures.

No bond is carried by the Treasurer, and it is therefore advisable that a bond be procured.

Salaries of teachers were checked, and found correct, but no signed agreements were on file.

CASH ABSTRACT.

PUBLIC SCHOOL, YEAR 1919.

RECEIPTS.

Matilda Township grant	\$316 90
Iroquois Village grant	4,025 00
Tuition fees (Miss M. Barclay)	8 00
Ontario Government	88 80
Rebate—Rimouski Insurance Co.	2 48
L. N. Tanney, for scrap	4 33
Teachers' superannuation fees	86 32

EXPENDITURES.

Bank overdraft—31st December, 1918	\$199 89
Salaries	3,330 20
Labor and repairs	184 25

Fuel	\$319 96
Supplies	412 53
Miscellaneous	52 90
Bank balance—31st December, 1919	32 10
	\$4,531 83 \$4,531 83

PUBLIC SCHOOL—INSURANCE IN FORCE.

No. of Policy.	Name of Co'y.	Amount.	Premium.	Term.	Expires.	Insured.
10858969	London-Lancashire	\$2,500 00	\$26 25	3 Yrs.	Mar. 25, 1923	Building & contents.
219184	Economical Mutual.	2,500 00	18 75	3 Yrs.	Oct. 26, 1922	Building.

CHEQUES.

No.	Date.	Payee.	Amount.	Remarks.
7 Feb.	27, 1915	W. A. Bowen	\$70 00	Not endorsed by payee.
9 Jan.	31, 1918	Miss L. B. Shaver	49 62	" " "
1 Jan.	30, 1915	W. A. Bowen	70 00	Cheque not seen.

NO VOUCHERS SEEN OTHER THAN CHEQUES.

Date.	Cheque No.	C.B.	Name.	Amount.
June 28, 1915	34	121	D. Brouse	\$12 38
" 29, "	41	121	T. A. Thompson Estate	140 00
Aug. 16, "	43	121	A. Service	50
Sept. 1, "	45	121	A. Osbourne	8 50
" 24, "	46	121	A. Service	90
Feb. 11, 1916	8	125	D. Brouse	13 50
Mar. 30, "	15	125	Stone & Fisher	55
" 30, "	16	125	T. A. Thompson Estate	3 53
" 30, "	17	125	W. N. West	7 97
Oct. 7, "	53	127	L. N. Tannery	5 50
Nov. 8, "	62	127	T. A. Thompson Estate	8 05
May 22, 1917	34	133	R. Ellis	15 00
Nov. 15, "	69	135	S. Tennant	3 75
Feb. 28, 1918	20	137	T. A. Thompson Estate	29 87
Apr. 27, "	30	137	A. W. Jackson	9 00
May 31, "	44	139	T. A. Thompson Estate	13 70

HIGH SCHOOL BOARD.

Cash abstract for the year 1919 is attached and exhibits the receipts and payments grouped under their respective headings.

Authorized form of Municipal School Cash Book should be used instead of the two-column Cash Book now in use.

Columns provided in the suggested Cash Book, complete outline of which is given in this report, will obviate the necessity of analyzing the receipts and disbursements, as the totals of the several columns will give the information needed for the preparation of the annual cash statement, and the Government returns.

Errors are generally corrected in the Cash Book by scraping out with a pen-knife. This is not correct. All errors should be rectified by ruling out the incorrect figures, and inserting the correct ones above.

No Treasurer's bond is in force, and this should be acquired as soon as possible.

Teachers' salaries were checked, and found correct, but no agreements were on file.

Insurance policies were examined, and the list attached shows that the total insurance amounted to \$12,000.00, which covered buildings and contents.

It would be advisable to increase this insurance, as it appears low. In the event of a fire loss, the school could not be rebuilt at that figure.

VILLAGE OF IROQUOIS.

CASH ABSTRACT.

HIGH SCHOOL—YEAR 1919.

RECEIPTS.

Bank balance, 31st Dec., 1918	\$3,089 98
Village grant	1,775 00
Government grant	522 63
Leeds and Grenville grant	89 96
Dundas, Stormont and Glengarry grant	3,253 27
Laboratory breakages	7 30
H. B. Fetterly, B.A., P.S.I., fees	48 50
Superannuation fees from teachers	117 48

EXPENDITURES.

Salaries	\$5,038 33	
Examinations	194 48	
Fuel	492 92	
Supplies	251 62	
Labor and improvements	847 10	
Printing	84 00	
Miscellaneous	90 60	
Balance—Credit in Bank	1,905 07	
	\$8,904 12	\$8,904 12

HIGH SCHOOL BOARD—INSURANCE IN FORCE ON BUILDINGS AND FURNITURE.

No. of Policy.	Name of Company.	Amount.	Premium.	Term.	Expires.
507605	Western Assurance	\$3,000 00	\$24 00	3 Yrs.	9 March, 1921
541299	Liverpool-Manitoba	3,000 00	24 00	3 "	9 March, 1921
7152099	Norwich Union	3,000 00	24 00	3 "	10 March, 1921
11390958	Liverpool & London	3,000 00	24 00	3 "	9 March, 1921

PAYMENTS NOT AUTHORIZED IN MINUTES.

1916.					
Aug. 1....	Thos. E. Elliott	\$66 85	C.B. 99,	Cheque No. 43	
"	J. W. Forrester	12 70	" 99	" 44	
"	T. M. Henry	27 95	" 99	" 45	
"	W. A. Bowen	8 88	" 99	" 46	
1917.					
Oct. 15....	R. S. Pelton	154 00	" 109	" 54	
" 22....	"	18 92	" 109	" 55	
" 24....	"	16 50	" 109	" 56	
" 26....	T. A. Thompson, Est.	141 50	" 109	" 57	

CHEQUES NOT SIGNED BY CHAIRMAN.

No.	Date.	Payee.	Amount.
29	30 April, 1919.	A. W. Jackson	25 00
17	1 March, 1918	A. W. Jackson	35 00

SHOE FACTORY LOAN.

Letter to the Provincial Municipal Auditor respecting a matter dealing with the sale of factory and disposal of money received therefor, is given hereunder.

Re Village of Iroquois.

DEAR MR. SHARPE:—

On August 13th, 1903, By-law 330 was passed, granting a loan to the Excelsior Shoe Co., Limited, of \$12,000.00 First mortgage on building, land and machinery

was to be taken, and debt was to be liquidated by keeping the factory in operation continuously for twenty years from the starting, and by repaying \$10,000.00 of this advance in nineteen equal annual instalments of \$526.32 each. First instalment to fall due on 15th December, 1905.

Debentures were issued for twenty years to cover this advance, and the final debenture matures on 15th December, 1923. The Excelsior Shoe Co., Limited, were unable to live up to their contract, and the land and building came into the hands of the municipality. This was later rented to the Linen Mills.

At a special meeting of the Council on May 21st, 1917, a resolution was passed that the property occupied by the Dundas Linen Mills Co., Limited, and now under lease from the Corporation of the Village of Iroquois, be sold to the said company, for the sum of \$2,000.00 cash, interest to be paid from 1st January at 6 per cent. per annum.

On June 1st, 1917, a cheque was received for \$2,000.00 principal, and \$50.00 interest in respect to the sale of the above building. This was deposited into a special bank account. Cheques were drawn on this account for payments in connection with the Electric Plant, and the balance of the special account was transferred to the Water, Light and Heat bank account.

Included in the boundries of the municipality of the Village of Iroquois are certain farm lands which are exempt from taxation in respect to the rate for water and light debentures, but which are not exempt from the rate for the shoe factory advance debentures.

It would seem that this amount of \$2,000.00 should have been set aside so as to help provide for the liquidation of the unredeemed debentures issued under By-law 330 for advances to Excelsior Shoe Co., Limited.

Would you kindly advise me on this matter.

Reply:

Re Iroquois.

DEAR MR. GLOVER:—

I understand from your letter of the 20th instant, that the Council of Iroquois has passed a by-law under the provisions of Section 3, Chapter 36, 5 George V, exempting certain lands in the municipality from taxation for water and light debentures, but that such lands are liable to be assessed under the by-law granting the loan to the Excelsior Shoe Co. In my opinion it would, under the circumstances, be clearly unjust to apply monies repaid of the loan to any purpose other than the redemption of the debentures issued for the loan. I quite agree with you that the sum should have been set aside.

SCOPE OF AUDIT.

Audit was made for the five years from 1st January, 1915, to December 31st, 1919.

At a special meeting of the Council on October 18th, 1920, a resolution was passed instructing the Government Auditor to audit books, vouchers and accounts of the municipality, from 1st January, 1905, to December 31st, 1919. This matter was discussed with members of the Council, and it was pointed out that it would entail a great deal of work and a corresponding increase in the expense.

If it was found necessary, the work prior to 1st January, 1915, would be gone into. However, there was no reason to go back further than the five years already stated, and the Municipal Council were quite satisfied with this arrangement.

CONCLUSION.

Safe accommodation for the books of the municipality is essential, and better filing system should be instituted.

The courtesy and assistance of the members of the Council and other officials, is greatly appreciated.

HENRY GLOVER.

Municipal Auditor.

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THIRTY-FIFTH ANNUAL REPORT

OF THE

COMMISSIONERS

FOR THE

Queen Victoria Niagara Falls
Park

1920

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO

Printed by CLARKSON W. JAMES, Printer to the King's Most Excellent Majesty

1922

COMMISSIONERS FOR THE QUEEN VICTORIA NIAGARA
FALLS PARK

P. W. ELLIS, Chairman, Toronto.

GEORGE H. WILKES, Brantford.

COLONEL L. CLARKE RAYMOND, K.C., Welland.

WILLIAM L. DORAN, Niagara Falls.

JAMES D. CHAPLIN, St. Catharines.

DR. H. Y. GRANT, Niagara Falls.

HON. F. C. BIGGS, Toronto.

SUPERINTENDENT

JOHN H. JACKSON, A.M.E.I.C.; O.L.S.

Parliament Buildings,

Toronto, April 29, 1921.

To His Honour LIONEL H. CLARKE,

Lieutenant-Governor of the Province of Ontario.

May It Please Your Honour:

I beg to forward herewith the Thirty-fifth Annual Report of the Queen
Victoria Niagara Falls Park Commission, 1920.

I have the honour to be,

Your Honour's most obedient servant,

H. C. NIXON,

Provincial Secretary.

Toronto, Ontario,

April 28, 1921.

To the Honourable H. C. NIXON, M.P.P., Provincial Secretary, Province of
Ontario, Parliament Buildings, Toronto.

Sir,—I have the honour to transmit herewith for presentation to the
Legislature of Ontario the Thirty-fifth Annual Report of the Commission-
ers for the Queen Victoria Niagara Falls Park (being for the year 1920),
together with the statements of receipts and expenditures, and other
documents connected with the Report.

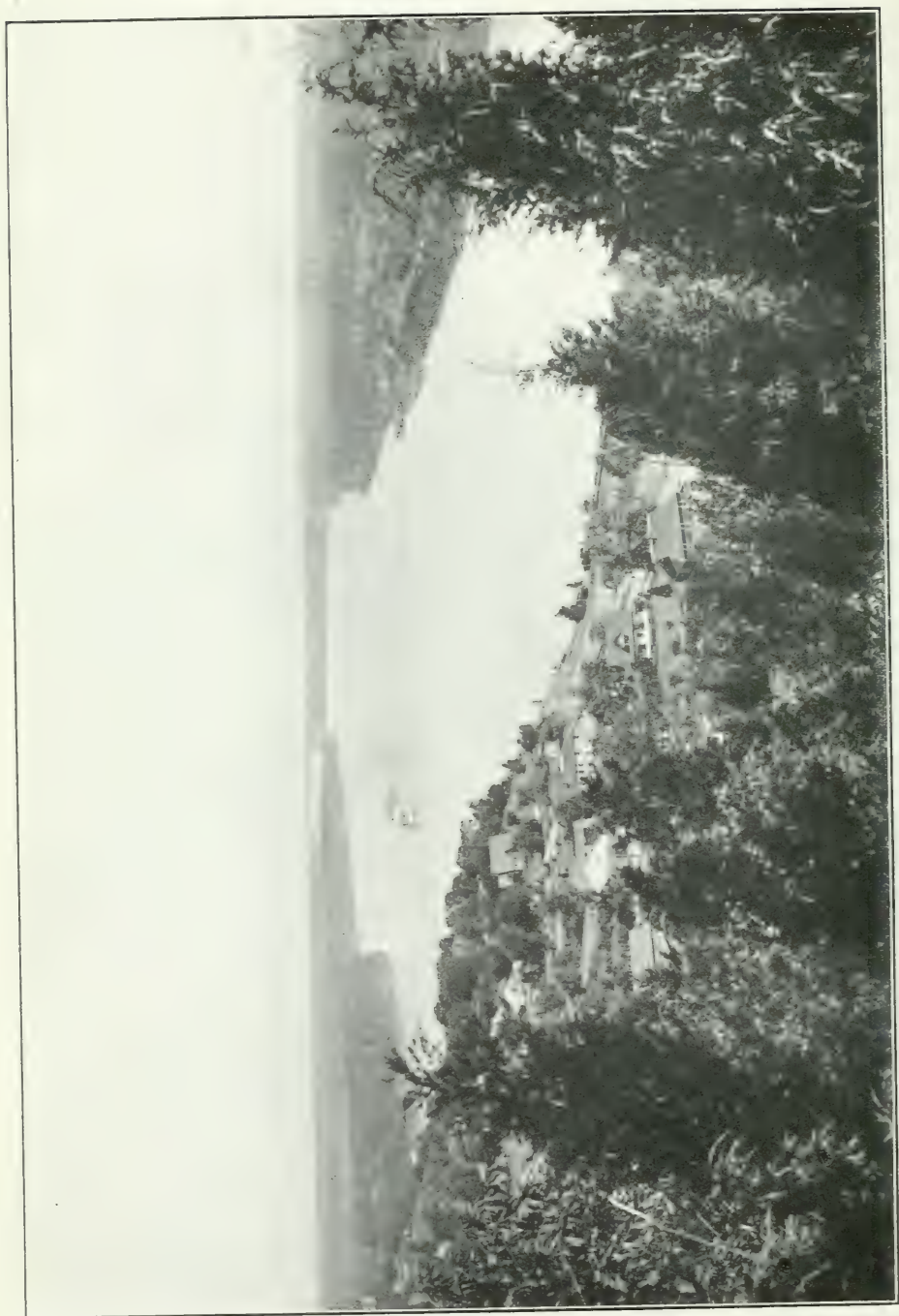
I have the honour to be, Sir,

Your obedient servant,

P. W. ELLIS,

Chairman.

Queenston Village and the Niagara River from Queenston Heights.



THIRTY-FIFTH ANNUAL REPORT

OF THE

Commissioners for the Queen Victoria Niagara Falls Park

To His Honour LIONEL H. CLARKE,

Lieutenant-Governor of the Province of Ontario.

May It Please Your Honour:

The Commissioners for the Queen Victoria Niagara Falls Park submit herewith for the information of the Legislature, the Thirty-Fifth Annual Report covering the administration of the System of Parks and Boulevards along the Niagara Frontier for the fiscal year ended November 30th, 1920.

Since the last Annual Report the personnel of the Board has been materially changed by the addition of the Honourable, the Minister of Public Works, Mr. F. C. Biggs. The Commissioners have always been impressed with the necessity for close co-operation between the Government and the Board and in the past this has been accomplished by advising with members of the Cabinet and inviting individual ministers to take part in the decisions of policy. At the meeting held on May 17th, it was unanimously decided to request the Ontario Government to appoint the Honourable the Minister of Public Works a member of the Park Commissioners in order that proper representation might be obtained in the Cabinet Council and the full views of the Board might be within the knowledge of the Government at all times. The Honourable Mr. Biggs took his seat for the first time at the Meeting of the Commissioners held September 20th and has taken a keen interest in Park affairs and the development of the Frontier Park and Boulevard System.

At the Meeting held December 10th, 1919, Honourable L. H. Clarke, having been appointed Lieutenant-Governor of the Province advised the Commissioners of his intention to resign from the duties of the Park, but it was unanimously decided to request that it be withheld pending a reference to the Park Solicitor to determine whether such a course was necessary. The advice was to the effect that the two positions might be occupied at the same time legally, but in October, 1920, His Honour feeling that the stress of his official duties as Representative of the Crown prevented his taking a full share of responsibility upon the Park Board, tendered his resignation to the Government.

Mr. Clarke was appointed a Park Commissioner in November, 1908 and during the 12 years since that time has been indefatigable in his public spirited support of every measure designed to advance the interests of the

Park System. It is largely due to his conviction and efforts that the public restaurants and Scenic Tunnel at Table Rock were placed directly under the control of the Park instead of being leased, and the results have amply justified this departure from the accepted policy of 25 years' standing. The following correspondence took place.

GOVERNMENT HOUSE.

TORONTO

October 25th, 1920.

My Dear Mr. Ellis,

I beg to enclose herewith copy of a letter which I have sent to the Honourable, the Prime Minister of Ontario, by which I resign the position which I hold as a Member of the Niagara Falls Queen Victoria Park Commission, of which you are the Chairman.

My official duties are such that it is impossible for me to give the time which ought to be given to the work of the Commission, which is naturally ever growing in importance.

My connection with the Commission has been a pleasant one and I sincerely wish you every possible success in the future.

Yours faithfully,

P. W. ELLIS, Esq.,

31 Wellington St. E.,
Toronto.

(Sgd.) L. H. CLARKE.

October 25th, 1920.

My Dear Premier:

My official duties and engagements as Lieutenant-Governor of the Province, require so much attention that I find it necessary to resign from the position which I occupy as a Member of the Queen Victoria Niagara Falls Park Commission, and I have therefore, the honour to request that you will accept my resignation from this Board as of the date of this letter.

Yours faithfully,

(Sgd.) L. H. CLARKE.

The Honourable E. C. DRURY, M.P.P.,
Prime Minister of Ontario,
Toronto.

October 27th, 1920.

My Dear Lieutenant-Governor:

I am in receipt of your letter of the 25th instant advising me that because of your pressing official duties you have tendered to the Prime Minister of Ontario your resignation as a member of the Queen Victoria Niagara Falls Park Commission. It is, I am sure, quite unnecessary to assure you, that the step you have taken causes me much regret and will, when communicated to my fellow-commissioners, cause them like deep regret.

You have been a member of the Commission for twelve years and during that time much progress has been made at the price of corresponding hard work; and much strain has been endured, especially during the memorable War period, when the protection—in the Imperial and National interests—of the Hydro-Electric generating stations within the Park, laid a serious burden of responsibility upon the Commissioners. During the whole of that period the zeal, and the skill with which you conducted important negotiations on behalf of the Commission, were of the highest order. In common with my Fellow-Commissioners I shall always remember with gratitude the services you have rendered the Commission, and I would be remiss in my duty if I did not especially acknowledge the loyal support you have given me as Chairman.

As you are aware, we are now looking forward to further large and progressive developments, which when consummated, will confer great and lasting benefits on the Province. If your resignation is accepted by the Honourable the Prime Minister and we are, in consequence, deprived of your co-operation and support in carrying out

further plans, it will cause us additional regret that you are not to be associated with us in these public spirited developments.

In that event, I shall none the less, look forward hopefully to the maintenance of the mutual friendship that our close association has established—a friendship which I greatly prize. With sincere and cordial regards, I am,

My dear Lieutenant-Governor,

Most faithfully yours,

(Sgd.) P. W. ELLIS.

Chairman.

His Honour Lionel Herbert Clarke, Esq.,
Lieutenant-Governor, Province of Ontario,
Toronto.

Not since the 10th Annual Report (1895) have the Commissioners attempted to chronicle more than the events which appeared important in recording the growth of their trust from year to year. With the elapse of thirty-five years and the changes that have of necessity taken place in that period it may now be well to review the progress made from such a small beginning and also to recall the aims and objects of the Fathers of the Niagara Falls Park project. If portions of earlier reports are here repeated it will but emphasize some of the phases of the Park development, that the Commissioners consider important, and serve to remind the public of the advantages that have accrued to the Province and the Dominion from withdrawing the area surrounding the Falls of Niagara from the sordid possession of the exploiters of the tourist visiting this most historic spot of all Canada. To follow the growth of the original 154 acres acquired in 1887 into the splendid system of parks and parkways now comprising over 1,500 acres of land will doubtless prove interesting to many of the present generation who are not familiar with the obstacles that were met by the first Commissioners only to be firmly thrust aside in order that progress might be made. If the Park and its place in the National advancement of Canada are fully understood it is felt that a generous measure of support will always be given by the people of Ontario to this work upon which they embarked as far back as 1878 when attention was directed to the conditions prevailing at Niagara Falls by Lord Dufferin, then Governor-General of the Dominion. It was in the summer of 1870 that Lord Dufferin when meeting Governor Robinson of New York State first gave public utterance to the suggestion that joint action by the State of New York and the Province of Ontario should be taken in making the lands adjacent to the Falls on both sides of the Niagara River free for the use of citizens of all parts of the world. Lord Dufferin not only made the suggestion but accompanied it with a strong appeal to the Government of Ontario and made such use of his official position that it is not any exaggeration to name him as the father of the park scheme. By urging the subject at the opening of the Exhibition at Toronto he drew the attention of a large number of people to park building and its importance. One of the results of the meeting of the Governor-General of Canada and the Governor of the State of New York was that Governor Robinson in his message to the State Legislature in 1879 strongly recommended for the consideration of the Members, the proposals of Lord Dufferin. The State Survey Department was thereupon directed to report upon the measures

to be taken to accomplish the objects sought, and authority was given to confer with accredited representatives of either the Dominion of Canada or the Province of Ontario, depending upon which branch of Government decided to undertake the responsibility. A report was prepared by James T. Gardiner, Director of the State Survey and Frederick Law Olmstead, one of the designers of Central Park, New York, a man eminent in the profession of Landscape Architecture. The report and recommendations were adopted and a conference was then held with the Ontario Cabinet for the purpose of jointly considering the plans.

Public opinion had now become aroused through meetings and statements of public men in both Canada and United States and a joint memorial was prepared for presentation to the Governor-General of Canada and also to the Governor of New York State. This interesting statement dated March 2nd, 1880, was signed by about seven hundred prominent men of affairs on the American Continent and from England. The full text of memorial is as follows:—

**MEMORIAL TO THE RIGHT HONOURABLE THE MARQUIS OF LORNE,
K.T., K.C.M.G., ETC., ETC., GOVERNOR-GENERAL OF CANADA.**

“The undersigned citizens of several countries and states address you by reason of the suggestion lately made by Lord Dufferin, that the State of New York and the Dominion of Canada should secure and hold, for the world's good, the lands adjacent to the Falls of Niagara.

“The Falls of Niagara are peculiarly exposed to disastrous injury. The heights of snow, the precipitous crags of great mountains, however they may be disfigured by man, can rarely be applied to uses which would destroy their sublimity. But should the islands and declivities of the Niagara River be stripped of their natural woods, and occupied for manufacturing and business purposes; should even the position, size and form of the constructions which the accommodation of visitors will call for, continue to be regulated solely by the pecuniary interests of numerous individual land owners, the loss to the world will be great and irreparable. The danger may be measured by what has already occurred. The river's banks are denuded of the noble forest by which they were originally covered; are degraded by incongruous and unworthy structures, made for advertising purposes, wilfully conspicuous and obtrusive, and the visitor's attention is diverted from scenes of the influence of which he would gladly surrender himself, by demands for tolls and fees, and the offer of services, most of which he would prefer to avoid. Objects of great natural beauty and grandeur are among the most valuable gifts which Providence has bestowed upon our race. The contemplation of them elevates and informs the human understanding. They are instruments of education. They conduce to the order of society. They address sentiments which are universal. They draw together men of all races, and thus contribute to the union and peace of nations.

“The suggestion, therefore, that an object of this class so unparalled as the Falls of Niagara, should be placed under the joint guardianship of the two Governments whose chief magistrates we have the honour to address, is a proper concern of the civilized world, and we respectfully

ask that it may, by appropriate methods, be commended to the wise consideration of the Government of the Dominion of Canada."

Bills to create a state reservation at Niagara on the American side of the Niagara River failed to carry in 1880 and 1881 but a third one passed the Legislature in 1883 and receiving the approval of Governor Cleveland became law. The New York State Park now matured and was opened on July 15th, 1885. The 107 acres of land selected cost with incidental expenses \$1,452,810.40.

Progress on the Canadian side was somewhat slow. The Dominion Government claimed jurisdiction over the Chain Reserve bordering the gorge and river and therefore it appeared reasonable to expect the Federal Authorities to assume the initiative in the formation of a park. To that end the Government of Ontario passed an Act in March 1880 giving to the Minister of Public Works of Canada all the rights possessed by Ontario to proceed with the work. The Prime Minister of the Dominion however, feared that national parks would be demanded in many places if a beginning were made at Niagara and therefore no action was taken. Since those early days many parks have been established by the Ottawa Government to the general advantage of the country.

After five years had elapsed and no action had been taken, the Ontario Government again considered the park project and decided to prepare the way for a free Niagara Falls. Under the provisions of an Act passed on March 30th, 1885, a commission was authorized to make a selection of lands adjacent to the Falls of Niagara for the purpose of restoring the natural scenery and the creation of a public park. The three Commissioners appointed were Colonel C. S. Gzowski, A.D.C., (later Sir Casimir Gzowski); John W. Langmuir, and J. Grant Macdonald, and by September, 1885, they were able to report their selection of lands and the recommendations for the park administration. Some thought of allowing a company to establish and maintain the park was originally entertained and provisions were made for such a course in the Act appointing the Commissioners. Their report, however, was adverse to private ownership and management and recommended that the control and administration be exercised directly by the Provincial Government. In this decision the Commissioners were influenced to some extent by the action of the State of New York in establishing the reservation at Niagara and they thought the two parks should be in harmony. Thus the park at Niagara Falls became one of the early public ownership schemes of the Province.

Adopting the report of the first Commissioners and the plan of the area recommended for purchase the Government now empowered them to have a valuation of the lands and buildings made. The owners were not willing to accept the values placed and arbitration proceedings under the Public Works Act of Ontario were necessary to settle the cost to the Province. The total of awards for the 154 acres of land selected for Queen Victoria Park with costs amounted to \$436,813.24. Having determined the cost of the park the Commissioners now reported upon the financial scheme necessary to make the payments and carry out the development and maintenance of the area. Two basic principles were insisted upon by

the Government and the Commissioners were bound to observe them in preparing the financial plan.

1. The Park was not to be a permanent financial burden to the Province but was to become entirely self sustaining with the least possible delay.
2. The Park on the Canadian side was to be as free to the public as the State Reservation on the American side of the Niagara River.

How well the two conditions have been observed may be understood when it is stated that in the 35 years of operation the Park Commissioners have initiated and executed with the approval of the Government and the Legislature every financial measure necessary to create and preserve the banks of the Niagara River from Lake Erie to Lake Ontario, a distance of 35 miles and in addition have built extensive park areas at Niagara Falls, Niagara Glen, and Queenston Heights without any direct assistance from the Government other than the guarantee of bonds. To pay for the lands selected and provide working capital debentures to the extent of \$525,000. were authorized and guaranteed by the Province of Ontario, but the interest and sinking fund were to be provided out of ordinary revenue to be created by the Park Commissioners.

The Park was opened on May 24th, 1888, and dedicated at a Military pageant with a large gathering of the citizens of Niagara Falls upon June 21st of the same year. Complying with the wishes of the Government to make the Park self sustaining a scale of tolls was put into effect as follows:

1. Entrance of carriages and persons on foot free
2. Pedestrians on Dufferin Islands 10 cents
3. Two horse carriage on Dufferin Islands 50 cents
4. Single horse carriage on Dufferin Islands 25 cents
5. Entrance to Scenic Tunnel with dress 50 cents
6. Entrance to Scenic Tunnel without dress 25 cents

Criticism of the charge of ten cents for pedestrians entering the Dufferin Islands was made at once but it was retained till June 1892. The toll for carriages remained till 1903 when entrance to the Islands was made free. The amount received from tolls however proved totally inadequate to add materially to the income of the Park and the Commissioners therefore were forced to turn to other sources of revenues. The following table shows the receipts from tolls and privileges and the cost of maintenance with interest on debentures for the first ten years of operation:

Year	From Tolls and Privileges.	Cost of Maintenance and Interest
1887	\$1,716.25	All Capital Expenditures
1888	4,727.42	All Capital Expenditures
1889	5,705.35	All Capital Expenditures
1890	5,815.60	\$36,037.34
1891	5,852.95	35,588.57
1892	5,128.36	37,873.45
1893	8,511.13	39,013.93
1894	9,683.75	37,306.28
1895	9,893.95	38,567.11
1896	9,934.53	40,247.55

It will readily be seen from the above results that the Park from its commencement was unable to depend to any great extent upon the tolls

and privileges and with interest charges alone amounting to \$21,000 per annum some other sources of revenue had to be canvassed. The results were very disappointing to the first Commissioners who had estimated that a charge of only 30 cents each upon 38% of the yearly stream of visitors would provide \$35,000.00 per annum.

It will be noted that the receipts from tolls and privileges increased substantially in 1893 and in the tenth year 1896 amounted to nearly \$10,000.00. The amount received from tolls alone, was however but a small proportion of the total never reaching \$2,000.00 in any year. The increase in 1893 and the following years was due to the Commissioners equipping the Museum Building, not used since the opening of the Park, as a restaurant, and leasing the privilege. Combined with the restaurant known as the Dufferin Cafe, was the Scenic Tunnel, the successful tenderer paying a rental of \$8,200.00 per annum for the joint concession for a 10 year lease with the right to renew for a further 10 years at a rental to be agreed upon.

By the year 1893 the accumulated overdraft in the bank amounted to \$35,721.90 and it became necessary to apply to the Government for an additional Bond issue of \$75,000.00, but the interest and sinking fund upon the total debt of \$600,000.00 was payable out of revenue. From this time onward no further bond issues were necessary to liquidate overdrafts although the efforts of the Commissioners were only moderately successful until the year 1897 when power rentals began to increase to substantial amounts. Recognizing the need for transportation to the Niagara Falls Park the Commissioners induced Prominent Canadian Capitalists to build an electric railway from Queenston to Chippawa and pay a rental of \$10,000.00 per annum for the right. Thus from the year 1891 one half of the bond interest was provided for.

In 1889 negotiations with an English syndicate were started by the Commissioners for an Hydro-Electric development at Niagara Falls but the arrangements finally failed. Turning then to New York capitalists an agreement was entered into in 1892 with the Canadian Niagara Power Company which obtained the monopoly right to generate power at Niagara Falls. This first power franchise was arranged directly between the Government and the Power Company in the name of the Park Commissioners and by its terms all of the power from Niagara Falls was given away for 100 years at a rental of \$25,000.00 per annum increasing to an ultimate limit of \$35,000.00 per annum. Last year the power rental at Niagara Falls was \$235,850.55 or over \$200,000.00 more than the ultimate rental first arranged. To the Park Commissioners credit must be given for these largely augmented revenues when the monopoly agreement was abrogated in 1899 because the first Company had not completely fulfilled its obligations. The Canadian market for power that could be supplied from Niagara Falls was so small and the demand so limited that it was necessary to insert an export clause in the power agreements giving to the Companies an opportunity to sell their product in the United States where there was a great demand. The sole object of the Commissioners in encouraging power development it must be remembered was to provide revenue for the needs of the park, and it required the utmost tact and ingenuity under these conditions to induce American Capital to build large

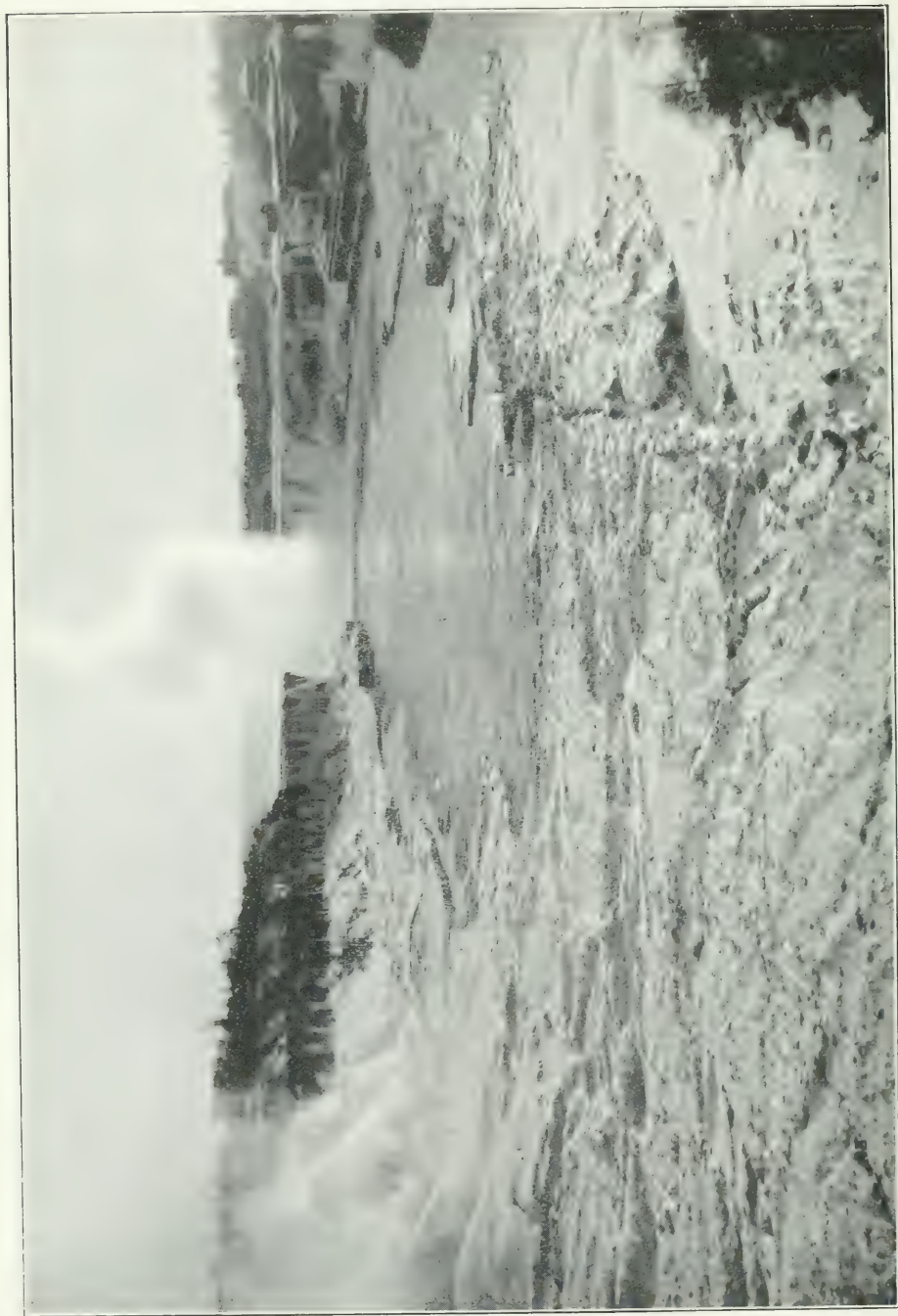
power stations. Without the privilege of export the agreements would have been impossible. If however, power had been urgently needed, the rights probably would have been given upon an undertaking to erect works and generate energy. Upon the American side of the river, where there was considerable demand for power the companies obtained the right to generate, without any rental whatever either to the Federal or State authorities. Although the Dominion Government claimed the Chain Reserve skirting the edge of the Gorge, and had leased rights upon it, a formal application by the Commissioners for the cession of whatever rights the Dominion Government possessed was passed upon favourably and a patent was issued in November 1890 covering the land between the original township lots and the Niagara River from Queen Victoria Park to Niagara-on-the-Lake. The grant was however subject to any leases, sales or licenses previously entered into by the Dominion Government and the Commissioners were therefore obliged to continue an action which they had entered in the courts to ascertain the ownership of the lands and the right to lease or license. The judgment of both the Trial Court and the Court of Appeal favoured the contention of the Park Commissioners and this strip of land, 14 miles in length became the property of the Park, free from any restrictions. In 1891 the Chain Reserve from the Welland River in the village of Chippawa to the Garrison Road in the village of Fort Erie was added to the Park domain and by the Court decision above referred to freed from any reservation heretofore imposed by Dominion authorities.

The foreshores or lands under water in front of Queen Victoria Park and extending to the international boundry were vested in the Commissioners in July 1894 and they were thus enabled to control the power rights at Niagara Falls. The following year 1895 the grounds surrounding Brock's Monument, having been accepted by the Ontario Government from the Dominion Government in 1876, were vested in the Commissioners and an area of 31 acres was transferred by the Dominion Government in 1896 to complete the arrangement. In December 1895 ordinance lands surrounding Brock's Monument were leased to the Commissioners by the Dominion Government at a nominal rental. By the year 1896 the Park Commissioners were responsible for an area of over 600 acres acquired by purchase or direct from the Government. The property extended along the Niagara River for a distance of over 30 miles.

The Old Fort Grounds including the ruins of Fort Erie in the Village of Fort Erie were placed within the scope of the Commissioners' operations in 1901 by a license of occupation from the Dominion Government. The remains of the Fort, and the surrounding grounds comprise an area of 17½ acres.

On the outskirts of Niagara-on-the-Lake there is an old cemetery known as Butler's Burying Ground in which reposes the mortal remains of Colonel John Butler, famous as the leader of Butlers Rangers, a fighting regiment in the American War of the Revolution and noted in the conflict of 1812. The small plot (2 acres) was placed under the care of the Park in 1907 by Act of the Ontario Legislature.

In 1908 the Commissioners were authorized to protect the land of the Niagara River between Fort Erie and Queen Victoria Park against



Ice Conditions. View of River and Falls from Steel Arch Bridge. Looking South. Jan. 28th, 1920.

erosion and also to construct an esplanade or parkway upon the Chain Reserve under their control, widening the reserve to proper proportions. This area with the original Chain Reserve now totals 226 acres.

Lundy's Lane Battle Ground and Cemetery was placed under the care of the Park System in 1910 and added to in 1912. The area is 4 acres. No further additions to Park lands were made until 1919 when the hope of the Commissioners to fill in the link of the Parkway connections by joining up Niagara Falls with Queenston Heights was partially realized. The Hydro-Electric Power Commission, for the Chippawa-Queenston Power Development had purchased whole farms rather than the right of way for the supply canal and this procedure left a considerable area of land adjacent to the Chain Reserve occupied by the Electric Railway tracks. The Park Commissioners were able to purchase an area of 322 acres at the cost to the Power Commission and expect next year (1921) to commence the building of the continuation of the Park road from Niagara Falls as far as Niagara Glen.

The total area of lands vested in the Comrussioners or leased for park purposes now comprises 1511 acres as follows:

1. Queen Victoria Park at Niagara Falls	204 acres
Land under water	267 "
2. Queenston Heights Park, part leased and part acquired by purchase	88 "
3. Niagara Glen	103.5 "
4. Niagara Glen Heights	334 "
5. The Old Fort Ground, Fort Erie	17.5 "
6. Butler's Burying Ground, Niagara-on-the-Lake	1.9 "
7. Lundy's Lane Battle Ground	3.1 "
8. The Chain Reserve and talus from Queen Victoria Park to Niagara-on-the-Lake . . .	226 "
9. The Chain Reserve and Parkway Queen Victoria Park to Fort Erie . . .	266 "
Total	1511 acres

The cost of maintaining this large area of park and parkway is an expenditure that amply repays the outlay in attracting tourist traffic to The Niagara River Frontier so rich in scenic, historic and commercial interest. If the system of parks is wisely improved and developed it will in a short time not only maintain itself but pay off the capital cost without Government aid.

The tourist traffic to Europe from this continent, even in the poorest years, has a value of \$200,000,000.00 of which amount \$100,000,000.00 is spent upon pleasure such as may be supplied in abundance along the Niagara Frontier. The tourist traffic for all Canada has not yet exceeded \$15,000,000.00 per annum. About one half of the total population of Ontario is directly tributary to Niagara Falls Park, and many millions of people from the United States depend entirely on Niagara Falls for a holiday, while thousands come from abroad. All of these visitors are upon pleasure bent with money in their pockets to spend, and if the Provincial Park and Parkways with possibilities exceeding Norway's Fiords, Switzerland's Peaks, and Italy's Lakes, be allowed to retain the power rentals which have been created by the Commissioners until the programme of development is completed, revenues from tourist traffic will undoubtedly increase until from all sources there will be a surplus to hand

to the Government. Last year over 23,000 people, mostly Americans, climbed the 235 steps at Brock's Monument to obtain a view of Lake Ontario and the Niagara Fruit Farms. Visitors to the number of 59,000 walked through the Scenic Tunnel behind the Horseshoe Falls. Over 204,000 took the Belt Line Trip, running through Canada, from Niagara Falls to Queenston and nearly 600,000 persons crossed the Upper Steel Arch Bridge from New York State to Canada. The tourist receipts in 1920 at the restaurant in Queen Victoria Park were over \$56,000.00 an increase of \$28,000.00 over 1919, and at Queenston Heights visitors spent over \$35,000.00 in 1920, or over four times the amount expended in the best year heretofore reported. The efforts of the International Railway Company, which purchased the Canadian owned Park and River Railway in 1900, are largely responsible for bringing these visitors in such large numbers to spend money in Canada.

It is interesting to make some comparisons between Niagara Falls and the great Victoria Falls, South Africa. The Niagara Gorge is some seven miles in length from the Horseshoe Falls to Queenston, while the Canyon through which the Zambezi River travels from Victoria Falls is fifty five miles in length, and it is five thousand miles from the Falls to the Indian Ocean. The height of that portion of Victoria Falls which is known as the Western Falls or the Devil's Cataract is roughly from the time it drops into the depth, 400 feet and the average height is from 400 to 450 feet, over a width of 10,500 feet. The height of Niagara Falls is from 160 to 170 feet, over a width of about 3,600 feet, including the American Falls.

The quantity of water flowing over the Victoria Falls is about one hundred million gallons per minute at high water and seventy million gallons per minute at low water. At Niagara Falls the figures are about eighty three million gallons per minute at high water and sixty six million gallons per minute at low water. Estimated in weight of water, at Victoria Falls, there is about thirty million tons per hour at high water and twenty million tons per hour at low water. Niagara Falls has at high water a flow of about twenty five million tons an hour and at low water about twenty million tons an hour, so that at low water the two falls are approximately equal in weight of water.

At the first meeting of the Commissioners for this year the Chairman very concisely outlined the trust devolving upon the Board in the following memorandum:

Memorandum by the Chairman of the Queen Victoria Niagara Falls Park Commissioners submitted to a Formal Meeting of the Commissioners held at Niagara Falls, Ontario, on the 7th day of May, 1920.

I have been much impressed from time to time with a sense of the opportunities that lie before the Commissioners of the Queen Victoria Niagara Falls Park for rendering valuable public services to the people of this Province in the ordinary course of discharging the statutory duties that rest upon them. I therefore take this opportunity of submitting to my co-Commissioners a very short statement of my views thereon, of requesting the courtesy of their attention thereto, and of asking their indulgence if to some extent I deal with familiar matters. My object is not to deal

with commonplaces, but to direct their attention to conceptions of duty and to fields of public service, that are perhaps to some extent new.

1. Characteristics of the Queen Victoria Niagara Falls Park District.

I would therefore remind my fellow-Commissioners in the first place of three distinct characteristics of the district which has been committed to their special care. As the location of the "Falls" proper, the district has a scenic character that is known throughout the whole limits of the civilized world. As the seat of the first Legislature and Legislative Council of Upper Canada, the first meetings of which were held on the 17th September, 1792, at Newark (the old name of Niagara) it has an historic interest to the people of Canada that is peculiarly its own—marking as it does the beginning of representative government institutions in Canada. As the theatre of some of the most stirring scenes and some of the most heroic fighting of the war of 1812-15, it has memories for the people of this country that will never die. In 1812 there were half a million people in the Province of British North America, while there were six and a half millions of people in the United States. Notwithstanding this disparity of numbers, the rugged patriotism, powers of endurance and capacity of self-sacrifice of the Canadian people, exhibited as they were in unique degree in the Niagara Peninsula, led to a conclusion of which the Dominion of Canada need never be ashamed. May the future history of Canada and the United States never again be marred by such strife. As the scene of the most wonderful hydro-electric developments in the world, the district has also a special interest to all who are engaged in the progress of the mechanical arts.

II. Potentialities of the Park.

The characteristics thus shortly stated endow the Park with certain special potentialities. The combined scenic, historic and technical characteristics of the district appeal to the traveller, the student, the statesman, the soldier, and the pleasure-seeker; and when wisely developed should ensure a constantly increasing stream of travel from all parts of the world. The degree in which such travel shall be attracted to the district will turn largely upon the policy of development that is carried out by the Commissioners. By means of well-thought out plans of internal Park Development, the "Park" in combination with the "Falls" may be converted into a powerful magnet for the attraction of all classes of people. By the extension of internal driveways between Niagara-on-the-Lake and Fort Erie including the historic ground of Brock's monument, by horticultural and aquatic development, by general scenic improvements and electrical displays, by amusement parks, by restaurants and resting places within the limits of the main park and its auxiliaries; and by comfortable observation and transportation facilities the natural power of the district to attract travel will be greatly stimulated; while by providing the various services at cost, the beauties and attractions of the Park and the district will be made available to masses of people whose station in life forbids expensive enjoyments. By organizing excursions during the season for regular visits from the school teachers of the Province, a work of singular need and value would be accomplished. Such a plan of development as is here but briefly summarized in the barest outline would confer substantial

material benefits upon the Province while at the same time it would confer reciprocal physical, mental and moral benefits upon the visitors. By creating and stimulating an interest in the stirring history of the district, it would confer most valuable educational advantages upon many. To preserve the historic memories that cluster about the scenes of 1812-15, to kindle the patriotic imagination, to stir the latent feelings and impulses of reverence and pride that the burial grounds of Butler's Rangers and Lundy's Lane appeal to, is to contribute in no small measure to the development among Canadian visitors of the highest qualities of citizenship. Healthy outdoor recreation in a district of unrivalled natural and artificial beauty provided at cost, and brought thereby within the reach of many who otherwise could not obtain such, is a strong factor in the development of orderly life and contentment among the people. Such an atmosphere is an antidote to the dangers and devilisms of Bolshevism. Such a programme calls for steady systematic development year after year, for the employment for many years to come of the surplus revenues of the Park on however an amply reproductive basis, and for the establishment now of a capable and an adequate executive and recording organization to take charge in a business like way of the business aspects of the programme. To divert the revenues of the Park to other less necessary purposes would be a material mistake of the first order. And if the attempt should be made it would, in my judgment, become the bounden duty of the Commissioners to make the strongest possible representations to the Ontario Government to withhold their sanction to such proposals.

III. Opportunities for Service.

The adoption of such a programme, to make the Park which, with its various auxiliaries comprises nearly 1200 acres, a place of abiding beauty, to attract to it conventions, educationalists, travellers and holiday-makers from all quarters, to secure to the Province the material benefits of such attraction, to confer upon the visitors the reciprocal benefits of contributions to health, happiness and patriotism, to help forward the cause of international harmony by the added intercourse with our neighbors that such a programme would beget, and at the same time to assist in the development of applied science to the industrial and transportation life of the country by supervision of the great hydro-electric undertakings created within the Park is to give dignity and elevation to the work of the Commissioners. I ask therefore the sympathetic attention of my fellow Commissioners to, and their sympathetic co-operation in the general programme outlined herein. Each individual step proposed will be laid before them and fully explained and discussed before being taken. I only desire for the moment to sketch a perspective that is calculated, I think, to appeal to their high ideals of public service. I am satisfied that if they take advantage of these opportunities they will find ample reward in building for the future on a scale and with a purpose that the future will vindicate. Among my fellow-Commissioners is the personal representative of His Gracious Majesty King George, to whom we owe and gladly pay a proud allegiance. The Park is named after His Majesty's Grandmother, Queen Victoria, of revered memory among all. I can conceive of no better way or honouring her great memory than by making the Park an agency in the development of patriotism and of high ideals among the people of

our land; and I feel sure that His Honour, the Lieutenant-Governor of the Province, will feel it a special privilege to share in such a tribute to Her Royal memory.

Respectfully submitted,

P. W. ELLIS, Chairman.

Toronto, 7th May, 1920.

More than the usual number of prominent bodies and distinguished visitors came to Niagara Falls during 1920, and the Commissioners were able to represent the Province upon several important occasions. On June 13-14 a party of the delegates from the West Indies to the Trade Conference at Ottawa, were guests of the Park and were shown over its many features including the Power Works and the new Hydro-Electric Development by means of the Chippawa-Queenston Canal.

The National Editorial Association spent Sunday, June 27th at Niagara Falls arriving by special Canadian National Train. They were guests of the Commissioners at lunch served at the Refectory and were afterwards motored over the Niagara River Parkway.

On August 8th, after convening at Ottawa the Imperial Press delegates spent the day at the Park. This most important body, molding public opinion throughout the British Empire was addressed by the Chairman of the Commissioners in welcoming the representatives, in the following words:

THE IMPERIAL PRESS

Its Great Powers and Tremendous Responsibility

My Lords and Gentlemen of the Imperial Press Conference:—

I count it an honor and a privilege as Chairman and on behalf of the Queen Victoria Niagara Falls Park Commission to welcome you to this country, and especially to this beautiful spot and historic district which are fragrant with the memories of an honorable past. I have no doubt that since your arrival in Canada you have been surfeited with speeches. I shall not therefore, abuse the privileges of my position by addressing you at any length. Sincerity is a state of the heart which does not depend for its reality upon a multitude of words, or indeed upon any form of its outward manifestation, and I can assure you at the very beginning, that notwithstanding the brevity of my words, no more sincere welcome has been extended to you since your arrival in this country than that which I have the honor now to tender. For one who is not a professional speaker and does not belong to the Hierarchy of the Press or even to the subordinate order of Parliament, it takes some courage to address a gathering, representative as this one is, of the great newspapers of the British Empire. But I trust your generous kindness. I have often regretted one great mistake of my early youth—a mistake which is now irreparable. I passed in my folly the golden door of professional journalism and missed thereby the path that leads to editorial omniscience and the homage it commands. As however, you are not interested in my folly, except perhaps by way of relief, I shall pass on to submit a few elementary observations upon what I conceive to be the great mission of the British Empire Press to the world—

at-large and to the British Empire in these post-war days—"post-war" being a phrase expressive of our hopes of the future rather than of the realities of the present or the certainties of the future. I submit these observations with some diffidence, as those of a layman, and without dogmatism. Freedom of opinion is the breath of life to English-speaking men. The supreme mission to the world-at-large may be simply stated. It is that of promoting peace, justice, and international good-will throughout the world. I hope you will forgive me for giving expression to such a commonplace. It is however, I think justified, when you recall on the one hand, the great power of the press, and on the other hand the sinister ends to which in certain exceptional cases it is devoted. The spectacle of a mischief-making newspaper which, prostituting its influence to gain or to prejudice, sows the seeds of dissension and strife between the nations is appalling and devilish in the highest degree. Such a spectacle is, I am sorry to say, not unknown on this continent, although I am happy to say it has not so far appeared within our own borders. The great war which according to popular notions, during its earlier stages, was being fought to make an end of war, has for the time being, so far as the principal antagonists are concerned, come to an end. But there are few indeed among us, who can detect good grounds for believing or even hoping that it has made an end of international strife. Rival ambitions, irreconcilable claims, racial pride and prejudice, bitter disappointments, dangerous disillusionments and genuine misunderstanding still divide the nations. Debts as yet unrealized in their magnitude, economic and financial dislocation on a scale that dwarfs all past history, and nervous apprehensions of a consequent serfdom of the future, tend to breed in some quarters the lethargy of hopelessness and in others the abandon of despair. The wild and bloody orgies of Bolshevism have dethroned reason and destroyed morals among great masses of mankind, and their libertine leaders, drunk with power and pride, threaten to sweep the world with their pestilential creed and force and to subvert everywhere, liberty, social order, and the noblest institutions of mankind. Their law is the law of the jungle, their peace is the peace of the grave-yard and their social order is the order of slavery in which the souls as well as the bodies of men are enchained. Even the idealistic conception of the League of Nations, born of the desire and planned with the object of diminishing if not preventing strife has itself become an occasion of international division with consequences that cannot yet be foreseen. In this world atmosphere, the fruits of a hideous war planned and waged by a pirate nation, there is one great call that comes to all good men, to work for peace—the peace that is rooted in justice and humanity. To the newspaper press with its universal contact with the minds of men this call is peremptory. To allay international suspicions, to foster good-will, to expound the supremacy of justice, to exalt the claims of humanity, to expose the nostrums of unrest, to wage unceasing war against the reptile creed of Bolshevism, and to minister by every means to the healing of mankind is a Divine mission to which, in the nature of things as they are, the press is supremely called.

In the next place I would venture to observe that—in my own opinion and I am persuaded in that of the great majority of the British peoples including the subject races to which they have brought redemption—

perhaps the chief mission of the Imperial Press to the British Empire is that of contributing by its powerful advocacy to the unification of the Empire in respect of the conduct of its foreign affairs, and in the means of securing it from external aggression. I do not desire to discuss the method of accomplishing these ends. Opinions differ on this question. I am only concerned to emphasize the principle which ought after the scourging discipline of the Great War to be engraved on the hearts of all, that only in a unity that is organized against the day of peril can the British race find security. How nearly we came to irretrievable disaster through lack of preparation for the late war! How slow we were to realize that the formidable and ever-increasing armaments of Germany on land and sea were the outcome of secret plans to overthrow and destroy us! And how slow we are yet to recognize the weight of the influences that had to be overcome before some of those who fought on our side threw in their lot with us! And on more than one critical occasion the balance had almost turned the other way when our enemies in their blindness came to our aid and turned the scales in our favor. The future will reveal more and more of these later perils through which under the good Providence of the Most High we were safely led. Our liberties have been dearly won, they have been preserved through the late ordeal at the price of the blood of our noblest and our best. Our duty to hand them on to our children unimpaired remains supreme. Our purpose to do so is fixed and unalterable. In the state of the world-at-large as already shortly sketched, who can find grounds for dispensing with a program of adequate defence? And while the Empire became united as one man when the deadly peril of six years ago was intuitively recognized as such, by all its component parts, it is not sufficient, in view of its diverse interests, to trust again to an unorganized unity. Foreign policy that necessarily involves the whole Empire in the risk of war must be approved by the units which, upon its outbreak, will be exposed to attack. Only thus can effective unity be counted upon in the future. To rely for unity upon the deadliness of the peril that may arise, is to court a method of securing it that none of us hungers after. Perhaps I might be allowed to add that the promotion of internal well-being and the strength that results from it is of equal importance. The internal problems of the separate units of the Empire are complex and diversified. The rights of property, the rights of the person, and the rights of minorities are challenged anew on every hand. Institutions whose roots are deep in the past are placed on the defensive. Class claims are advanced that are a menace to ordered liberty. The claims of subject races to equal political status with their rulers are asserted, while their fitness for political power is at least open to doubt. An impatience with time-honored truths and methods is displayed on every hand.

The powers of the Press to make clear throughout the Empire the necessity for organized unity in matters of foreign affairs and defence, to contribute to the solution of the questions involved that divide opinion, to promote kinship and mutual confidence between the separate units, to give dignity and elevation to this great constructive Imperial work on which our future may depend, to assist in reconciling conflicting internal claims, to re-establish the foundations of individual, social, and racial justice, and to contribute to the restoration of social content can hardly

be over-estimated. Notwithstanding the democratic days in which we live, it remains true that there is much impatience abroad with Parliamentary institutions and procedure and with the party system of government; and newspaper despatches and editorials are much more in demand than the reports of Parliamentary debates or the speeches of Parliamentary leaders.

To dedicate to the great mission thus briefly sketched the splendid intellectual powers and the great organization of the Imperial Press is to crown it with honor forevermore. It is the legitimate pride of men of the British race that the Empire Press is worthy of this great task. And it is because of our pride in the powers of that Press and our confidence that they will ever be devoted to high and worthy purposes that we are especially glad to welcome you here to-day.

I would like in closing, to draw your attention, if I may, to the encouragement that may be derived from the history of the district in which we are now assembled, in prosecuting with some substantial degree of hope and confidence the great tasks thus briefly outlined. The Niagara River at our feet is as you well know a part of the International boundary line—a line extending East and West for over 3,000 miles. The Niagara district was the scene of heavy fighting in the War of 1812-1815. The incidents and memories of that war pertaining to this district bring no dishonor to our country. Notwithstanding the fact of the war and the seeds of bitterness and division that war ever sows between peoples, there are no forts or fortifications on either side of the boundary line from East to West. The century that has gone has not been void of deep disputes between the countries. These disputes have more than once taxed the patience of the peoples and the resources of their governments. They have yielded none the less to the supreme claims of reason and mutual conciliation. They have not so far, begotten either a policy of establishing frontier defensive lines or a policy of rivalry in armaments. That temptation has, so far, been overcome to the honor of both peoples. In the net result the novelty is before you of an undefended boundary line of 3,000 miles to which there is no parallel in Continental Europe. Human nature is the same on this Continent as in Europe, except that David Hare would say "Only Worse." Yet its prejudices, passions, and lower impulses have—in international relations—been successfully overcome. What has been can be! May we not derive from this fact some hope and confidence that the task of re-establishing international amity throughout the civilized part of the world is not, to those who dedicate themselves to it, a forlorn hope.

Again, throughout the length and breadth of the Dominion there is on the whole, peace and tranquility between the classes, races, religions, and geographical divisions. The problems of diverse races, of diverse religions, and of conflicting material interests are none the less ever-present. From the time that the gallant Wolfe and his gallant and chivalrous rival Moncalm fell on the plains of Abraham, these problems have presented themselves from time to time in very acute form. Yet out of the cauldron of passion they have sometimes begotten unity, content, and

mutual conciliation have emerged and asserted their sway. The history of Canada from the time of the British conquest probably presents a picture in miniature of the principal problems that the diverse constitution of the British Empire presents to-day. What has yielded to the statesmanship of the past should yield to the statesmanship of the future. The history and the present political conditions of the Dominion of Canada are a standing denial of the doctrine that the divergent interests and conditions of the British Empire carry within them the seeds of its dissolution. Hope and confidence again are to be derived from these historic truths. While the ideal therefore of building up the Empire in internal content and harmony between its parts is, from the past history of the Dominion, thus seen to be a practicable probability, and not a baseless vision of the unthinking visionary, it yet however, remains true, that the security of the whole from external aggression is the first duty of its peoples and its governments. To contribute to these ends by dedicating thereto the splendid powers and organization of the Empire Press is a task that is worthy of the gentlemen before me. National Corporate Life no less than Individual Life is developed through painful discipline. What the great Laureate of the English people in the 19th Century wrote of Individual Life is equally true of National Corporate Life. You all remember his realistic words:

"Life is not idle ore,
But iron dug from central gloom,
And heated hot with burning fears,
And dipt in baths of hissing tears,
And battered with the shocks of doom
To shape and use."

We have come through it all in the last five years. Crape on the arm, with us as with you, was the badge of dignity among us. The untold and untellable grief at the loss of those who were dearer to us than life itself, has transformed the lives and the thoughts of great multitudes among us. But an immortal and an ennobling pride remains. How shall we value the liberties redeemed by such precious blood! Shall it not be by preserving them and transmitting them unimpaired to those that come after us! Otherwise, we are unworthy! To the Mother Country which begat us, which taught us ordered liberty, moderation, self-restraint and self-reliance, whose Empire Of The Seas has given us security—an Empire which at all hazards and at all cost must forever be maintained by co-operation between the Mother and the Daughter States, against any challenge from whatever quarter, under whatever species of exalted claims the challenge, may be disguised—and to his gracious Majesty, King George the Fifth, we owe and pay the tribute of deep affectionate loyalty. The beautiful Park in which we are gathered was founded by a loyal people in affectionate remembrance of the revered Queen Victoria whose name it bears. You may take this message of constancy to our kith and kin across the seas with every confidence. Whatever changes may take place in this changing world, you, gentlemen of Great Britain and of the other Overseas Dominions, may count on the abiding and unflinching loyalty of the people of this Dominion—a loyalty that towers far above purely material interests and that gives surpassing strength alike to those who

yield it and to those to whom it is yielded. With this I am done. May you during your visit to this country drink deeply of the inspiration to be drawn from its history, its manifold grandeur, its contentment and its loyalty; and as a consequence may you set your hands still more firmly to the accomplishment of the great mission before you. I may fittingly close with the lines of the same great Englishman from whom I have already quoted, merely changing the pronouns slightly to suit our gathering to-day:

“May we find as ages run
The Mother featured in the Son,
And may ours forever be
That old strength and constancy,
That has made your people great
In their ancient Island State.”

I bid you welcome to our hospitality on behalf of my co-commissioners and myself with a full heart.

Another most important conference was the 9th Congress of the Chamber of Commerce of the British Empire which assembled in Toronto in September. On the 26th of September, the delegates came to Niagara Falls many of them for the first time and received lasting impressions of the greatness of the Province of Ontario with her vast power facilities. Again the Chairman of the Board used the opportunity of appropriately welcoming the captains of industry. This address was as follows:

ESSENTIALS OF BRITISH EMPIRE DEVELOPMENT

Commerce, Communication, Defense

My Lord Desborough and Gentlemen:—I have the privilege, on behalf of the Queen Victoria Niagara Falls Park Commission, of welcoming you to this beautiful and historic district as our distinguished guests. I greatly prize it.

You came to Canada from the Mother Country, Australia, New Zealand, South Africa, India, Ceylon and the Islands of the Sea, to hold the Ninth Congress of the Chambers of Commerce of the British Empire. That congress has been held, and as was to be expected from the calibre of its delegates, it has been a great success. The imagination may well be stirred by such a gathering of distinguished men from the wide Dominions of the King. Tradition, history and the story of recent events record the rise and fall of many mighty Empires. But the British Empire remains, secure in the strength and peaceful ideals of her many loyal sons. May it ever so stand. To help to reconstruct its economic structure, which has been so battered and so nearly shattered by six years of criminal war, has been your great and splendid task. War has ever divided peoples and bequeathed its legacies of hatred; but it has also been great in uniting, and cementing the friendships of peoples under the influences of common perils and common sacrifices. And so have the British Empire and many of its gallant comrades-in-arms been united by this last great struggle. The fabric which the enemy thought to rupture and destroy, has been unified and strengthened by the shocks of war; and now you set your

hands again to the tasks of peace. It was the fashion in former days to look down upon vulgar commerce. These days, however, have gone. Commerce to-day engages the attention of the world. It has enlisted in its manifold activities the ablest of the world's great men. The development of British foreign commerce is itself one of the great romances of history. The dare-devilry of the great pioneers of the Elizabethan age not only revealed the sturdy fibre of Englishmen, but it begat a spirit that is yet, and ever will be, a living force among Englishmen.

I do not wish to talk slightly of governments. Men in high places have much to stand in these days and frequently suffer much injustice, but yet it remains true that tragedy has more than once been linked to the policy of British governments while the compensations of great offsetting achievements have been secured by the capacity and enterprise of British traders. In the closing period of the Eighteenth Century, the stupendous folly of a British Government lost an empire in the west—the great, populous, and prosperous country to the south of us; but at the same time the genius of British traders won for the British Crown a splendid compensating empire in the east—the great Empire of India. Some of the greatest of the administrators, the soldiers, and the statesmen whose names adorn the history of the Empire, have sprung from the ranks of commerce. India, Africa and Canada all tell the same tale—a tale of great conquests and great men attending the operations of British commerce. No man participating in the Congress just concluded, can be unresponsive to the influence of this great tradition, or indifferent to this great inheritance. And it is my profound belief that the gentlemen before me are worthy scions of the stock that laid so well the foundations of our Imperial greatness.

As the Empire has so largely been built up by the efforts of those engaged in foreign commerce, so must it be maintained. The structure our fathers reared must be cemented, strengthened and enlarged by their sons—hence your gathering in this country.

In an age of almost tiresome speechmaking, I do not wish to inflict a speech upon you, but in welcoming you here, I would like to draw attention, very shortly, if I may, to three fundamental requirements of the British Empire, if it is to continue to hold its great place in the world. These requirements may be summed up shortly as comprising—Commerce, Communications and Defence.

COMMERCE:

The Empire requires to be made self-sustaining. The lessons of the War teach this conclusively. Dependence upon foreign sources, is a weakness that in times of national emergencies is fraught with serious danger. The resources and products of the Empire are capable of such development. Its many territories have been richly endowed by nature with all that is required for the principal needs of man. Its resources call only for organized cultivation. For that task the masculine virility, the tenacity of purpose, and the great constructive capacity of the Kings of Commerce and their associates are adequate. To that task you are bending your efforts, and the law of the harvest will yield

the increase in due time, some thirty, some sixty and some one hundred fold. Scientific research for industrial purposes is born again. It will lend its powerful aid to this great problem. The specialist is at work in every field. The utilization of waste products, and the discovery of new processes—mechanical, chemical and metallurgical—will proceed apace, and will yield in time their revolutionary fruits. But 'self-sustaining' calls for more than the supply of daily needs. It calls for a surplus over and above the sum of daily needs, with which to make good the wastage of capital and the debt of the War; and this in turn calls for the extension of British commerce in foreign fields. It is only from the fruits of commerce that the great war debt of the Empire can be paid, the wastage of capital restored, and new capital accumulated with which to re-establish British financial and commercial supremacy throughout the world. In this process of building up the commerce of the British Empire, there must be preferential trade arrangements between the component parts. This involves no hostility to the foreigner. The principle of 'preference' is operative all about us, in family life, and in other forms of organized social life. No one contests the duty of the parent to give, or the right of his child to receive an education, in priority to those outside the family circle. No one can properly contest the right of the Empire to provide as its first duty, in rebuilding the structure of economic life, for a preference in the process, in favor of its own children as against the foreigner. Canada will take her share and do her part in the process. Nature has been lavish in its gifts to this country. The water-fall at your feet which lay idle for ages, is, by the aid of applied science, now employed to light, heat and drive street cars and machinery in distant cities. I will not digress into figures. It is enough to say that of approximately twenty million horsepower in waterfalls in the Dominion, only about one-tenth has been developed. Merely to give a glimpse of the taxable value of such when it is fully developed, let it be taken at \$10 per horsepower per annum. The annual proceeds at that rate would more than carry to perpetuity a national debt of four thousand million dollars—double the present heavy debt of the Dominion—a legacy of the War. And the competing power of Canadian industries after paying a price for electric current including such a tax, would, in view of world conditions, still be maintained at a high level.

Scientific research is the hand-maid of commercial development; preferential trade arrangements between the separate parts of the Empire is a twin-sister; and the process of making the Empire self-sustaining and of conquering by merit a full share of foreign trade with the rest of the world, are the tasks that lie before the Chambers of Commerce of the British Empire and the great industrial army they represent. Of labor, I would only say, that I hope the old English ideals of justice and duty will yet prevail.

COMMUNICATIONS:

Imperial development and stability call for a sufficiency of wireless cable stations—British owned—to insure uninterrupted communication at all times, with all the world; for Railways sufficient to develop the latent sources of Imperial production and to unite the sources with the markets of the Empire and the world; for Shipping, under the British flag, sufficient

to maintain inter-imperial and foreign trade free of toll to the foreigner. These are elementary requirements of the sturdy and vigorous nations composing the British Empire and they are well within the organizing and financial power of its peoples. Empire commerce can only be developed to its limit upon these foundations. I am sketching, but shortly, only a few of the broad underlying requirements of Imperial development. The influence of your settled purpose to stimulate this movement to its uttermost, will be of untold value in securing its consummation.

DEFENCE:

Commerce is important; Communications are important; but adequate Defence is the fundamental condition of Empire life. The principles of adequate Imperial defence are simple, and perhaps they have never been more lucidly stated than in the Oxford Survey of the British Empire. In that admirable work, they are set out as follows:—

1. Sea supremacy is necessary to the maintenance of the Empire.
2. Each self-governing portion of the Empire should, as far as possible, provide for its own territorial security.
3. The different portions of the Empire should be prepared to give each other mutual assistance.

These principles were defined before the outbreak of the Great War. Their soundness has been proved by the events of the War. The disposition of the peoples of the Empire to adopt them has been greatly strengthened by the War. The time has arrived for their incorporation in a formal programme of the organized Empire. Their whole-hearted adoption, however, by the self-governing units, depends upon an arrangement whereby the foreign policy of the Empire shall be approved by the self-governing units as well as by the Mother Country. The form of such an arrangement is still undetermined. Many difficulties will have to be overcome before a mutually satisfactory form is agreed upon. The surmounting of individual difficulties is, however, a necessary part of the education of strong men; and the surmounting of national difficulties is a necessary part of the education of strong statesmen. These difficulties will be overcome in due time, and no agency will be more powerful in contributing to their solution than that represented by the gentlemen I address to-day.

From the time of the destruction of the Spanish Armada in the sixteenth century to the surrender of the German fleet in the twentieth century, the Royal Navy of Great Britain has held the mastery of the seas. Its power has, in the main, ever been used on the side of justice and humanity. The world is indebted to it, in greater measure than it admits. Upon the continuation of that supremacy, our lives, our liberties, our prosperity depend. The sea annals of Great Britain's Royal Navy form a glorious unfinished chapter in its history. The responsibility rests on us to see that that chapter is never closed. Peaceful relations with all the nations of the world is the settled aim of the Empire's policy; but Imperial preservation calls for ultimate dependence on our own tried and trusty arm of the British Navy.

You all remember the stirring words of Sir Henry Newbolt:—

“Admirals all, they said their say,
“The echoes are ringing still;
“Admirals all, they went their way
“To the haven under the hill.
“But they left us an Empire none can take
“The realm of the circling sea,
“To be ruled by the rightful sons of Blake
“And the Rodneys yet to be.”

In the confident belief that the Chambers of Commerce of the British Empire will play their part in maintaining the supremacy of that Empire on land and sea, and in the arts of peace to which its force and power are dedicated, I welcome you gentlemen here to-day.

In addition to these large official organizations the Commissioners brought to the Park several smaller bodies for the purpose of spreading a knowledge of the Frontier Park System more widely among the people of the Province. It is expected that this policy will be continued to embrace all the territory tributary to Niagara Falls in due time.

One June 5th and 19th the High School Principals and Public School Inspectors of Toronto were taken over the Park System from Niagara-on-the-Lake to Old Fort Erie. These gatherings stirred up the greatest enthusiasm and will doubtless prove an important means of stimulating interest in the study of the history of the Dominion in the schools of the Province and of incalculating patriotism among the rising generation.

A number of prominent welfare workers of Toronto were brought to the Park on August 19th and representatives of the Press on October 9th.

Two important public gatherings were entertained at lunch, the Niagara District Industrial Association on August 2nd, and the Engineering Institute of Canada on September 18th. Lieutenant-Governor Wilcox of Bermuda spent Friday, October 15th at the Park to see the Falls and Power Development.

ELECTRICAL DEVELOPMENT COMPANY

Although the judgment of Mr. Justice Middleton delivered February 28th, 1919, sustained the contention of the Park Commissioners and granted an injunction limiting the generation of power under the agreement of January 29th, 1903 to 125,000 H.P. for commercial use, the Electrical Development Company continued to exceed that amount under the order of the Federal Power Controller as a war necessity. This order was withdrawn on March 1st, 1919, and thereafter the injunction was operative. The Commissioners having refused to accept any payment from the Electrical Development Company for power over 125,000 H.P. looked to the Dominion Government for recompense, for the use of the waters of the Niagara River for power purposes. Proceeding under a petition of right in the Exchequer Court the claim of the Park Commissioners came up for hearing in January 1920, along with the settlement of the three sided dispute between the Toronto Power Company, the Ontario Power



Gold Fish Pond. Niagara Falls. Queen Victoria Park.

Company and the Dominion Government. The evidence in the latter case included the evidence to be submitted by the Park Commissioners, but when the three parties reached a settlement out of court it left the Commissioners to carry on the litigation alone and at their own cost. In view of the position taken by the Dominion authorities and the expenses entailed in case of failure to establish the claim it was decided, after advising the Government of Ontario, to withdraw the case from the court.

The full text of the opinion of Mr. Justice Middleton in the case:—"The Attorney-General for the Province of Ontario and the Commissioners for the Queen Victoria Niagara Falls Park vs. the Electrical Development Company and the Toronto Power Company" was given in the last report and it was fully expected that the appeal would have been decided before the end of 1920 if not the appeal to the Privy Council. There was a reference directed to take account of the additional rentals but the Trial Judge was of the opinion that such a reference would be long and complicated, possibly resulting in further appeals and he suggested that the parties should endeavor to settle on the amount of the recovery for additional rentals without a reference. The amount agreed upon would then be incorporated in the judgment. Since the date of the judgment every effort has been made to adjust the amount due, but it was not until September that all questions of measurement were agreed upon. It is not too much to say that the representatives of the Electrical Development Company delayed the settlement in every way and on several occasions it was necessary to bring the matter up before the Trial Judge. On his suggestion any point that was possible and that did not involve a large sum was conceded for the purpose of expediting an appeal. When, however, the amount to be inserted in the judgment was finally ascertained and confirmed the Hydro-Electric Power Commission announced that an arrangement had been reached for the purchase of the Electrical Companies known as the McKenzie interests including the Electrical Development Company. Pending the negotiation of the terms of purchase the case has not been taken to the Court of Appeal and a settlement may be included in the transfer to the Hydro-Electric Power Commission.

THE CANADIAN NIAGARA POWER COMPANY

Measured on Peak the Canadian Niagara Power Company generated power as follows for the year ending October 31st, 1920:

Half year ending	H.P.
April 30th, 1920	102,547—Dec. 15th, 1919
Oct. 31st, 1920	103,351—Oct. 28th, 1920

No rental for power in excess of 100,000 H.P. was accepted by the Commissioners from the Company.

NIAGARA SPANISH AEROCAR COMPANY

By agreement dated November 1st, 1914, the Niagara Spanish Aerocar Company obtained the right to construct an Aerial Tramway across the Whirlpool from Colts' Point to Thompsons' Point, both located on Park lands. From the beginning the Company experienced difficulty in its con-

struction due to war conditions and after paying the scale of rentals agreed to during 1914, 1915 and the first half of 1916 it was compelled, owing to disappointing operating results to request a modification of the rental payments. The quarterly payments due August 1st, 1916, November 1st, 1916, and February 1st, 1917, amounting to \$2,625.00 were remitted altogether and from the second half of the year 1917, the rental was reduced from \$3,500.00 per year as a minimum to \$2,000.00. This latter amount was to continue till the end of 1920. In May 1920, the Company through its Spanish representative in Canada approached the Commissioners to assent to a re-leasing of the enterprise to Wm. Laughlin for the remainder of the first ten year period of the agreement or until May 1st, 1924. Mr. Laughlin being experienced in local operation of the Whirlpool Rapids Incline, the agreement was agreed to by the Commissioners.

FINANCIAL

Hitherto the Park Year has not ended on the same date for receipts and expenditures. The total amount expended has been for the twelve months ended November 30th, while the total receipts have been taken to December 31st. The advance payment of interest on Sterling Debentures forwarded to London in December, however, was included with the expenditures for the year. It has been decided to make the fiscal year end on November 30th, for both receipts and expenditures, the year 1920 to close November 30th. The capital and maintenance items reported in the appended statement are therefore uniform with previous years, but the receipts are for eleven months only. Very little change will be noted for only a small part of the yearly revenue is due and payable in December. The principal differences are the omission of the 4th quarterly payment of \$2,500.00 made by the International Railway, and the omission of the interest on debentures payable in London, January 1st, amounting to \$9,881.63.

There was a balance in the bank from the year 1919 of \$188,420.19 and the total revenue for 1920 was \$390,570.91 of which Power Company rentals provided \$235,908.08. Gross receipts from restaurant operation at Queen Victoria Park, and Queenston, and the Scenic Tunnel, Table Rock, amounted to \$125,699.96, against which there were operating expenses of \$91,154.79, leaving \$34,545.17 to pay for rental of premises, depreciation, and interest on capital account. Total maintenance of the Park System cost \$189,752.05 and interest on debentures \$20,208.71. Upon capital account there was expended \$174,844.00.

The restaurant at the Administration Building, known as the "Refectory," improved it's position materially from the splendid tourist season. The operating results for the first five years under direct Park control are as follows:

REFECTORY

Year	Receipts	Expenditure.....	
		Capital	Maintenance
1916	\$10,858.38	\$ 950.79	\$ 9,343.05
1917	13,972.15	7,538.44	12,604.44
1918	16,742.43	687.28	15,467.44
1919	27,935.60	1,054.56	22,768.94
1920	54,752.59	5,472.73	46,576.90
	124,261.15	15,703.80	106,760.77

After five full years of service as a department of the Park, three of which were influenced greatly by the war, the receipts have paid all the cost of maintenance and all of the capital expenditure with a balance in addition of \$1,796.58. With results like those of 1919 and 1920 a profitable business can be looked forward to, and reasonable prices for meals can be maintained. Owing to the policy of providing fully for renewals and charging the smaller articles of equipment to operating expense the assets of the Refectory after depreciation will approximate the capital expenditure of \$15,700.00

The equipment of the Scenic Tunnel not owned by the Park was purchased from the Lessee when the Table Rock House was closed to the public in 1916. During the remainder of the War and until August 1st, 1919, it remained closed and was then taken into the Park Service Department. One year and four months operating results show the following:—

SCENIC TUNNEL, TABLE ROCK.

Year	Receipts	Expenditure	
		Capital	Maintenance
1917		\$1,796.57	
1919	\$11,941.37	9,556.52	\$ 9,979.10
1920	35,362.77	7,141.07	16,792.97
	47,304.14	18,494.16	26,772.07

In sixteen months the receipts have covered the operating expense, and the capital expense, and provided a balance of \$2,037.91. Heavy expenditure was necessary to improve the tunnel facilities and it should now earn a rental upon the premises occupied.

The Queenston Restaurant and Souvenir Stand has grown from a small beginning to a considerable business under lease to concessionaires and the Commissioners decided to add this point to the Service Department at the beginning of 1920. The rental consisted of a fixed amount and an additional amount depending upon the gross receipts, and the maximum receipts were reported in 1919, \$8,245.90. With improved quarters and equipment the receipts for 1920 were \$35,584.60 or over four times the previous banner year. Operating expense consumed \$27,784.92 and there was expended upon capital cost \$7,219.62. The receipts therefore more than paid in the one year all of the cost of operation and the capital charge.

The details of maintenance and improvement are more fully covered in the report of the Park Superintendent.

All of which is respectfully submitted.

P. W. ELLIS, (Chairman).
 GEORGE H. WILKES,
 L. C. RAYMOND,
 W. L. DORAN,
 J. D. CHAPLIN,
 H. Y. GRANT,
 F. C. BIGGS.

Niagara Falls, Ontario, April 25th, 1921.

FINANCIAL STATEMENT, 1920.

RECEIPTS

Balance in Imperial Bank, January 1st, 1920		\$188,420.19
Canadian Niagara Power Company, rental 1920	\$15,000.00	
Canadian Niagara Power Co., additional rental 1920	52,772.93	
Ontario Power Company, rental 1920	30,000.00	
Ontario Power Company, additional rental 1920	75,806.50	
Electrical Development Company, rental 1920	15,000.00	
Electrical Development Company, additional rental	47,328.65	
International Railway Company, rental 1920	7,500.00	
Niagara Spanish Aerocar Company, rental 1920	2,000.00	
Maid-of-the-Mist Steamboat Company, rental 1920	1,000.00	
Lundy's Lane Burying Ground Fees	167.00	
Brock's Monument, tolls	3,465.00	
Niagara River Boulevard, maintenance payment	156.00	
Table Rock House, total receipts	35,362.77	
Refectory, total receipts	54,752.59	
Queenston Restaurant, total receipts	35,584.60	
Exchange Premium on American Money	5,382.01	
Interest on deposits	2,664.20	
Miscellaneous receipts	6,628.66	
		\$390,570.91
Balance in current account	\$1,000.00	\$578,991.10

DISBURSEMENTS

CAPITAL ACCOUNT

Queen Victoria Park		\$71,496.32
Brick Paving Extension	\$26,617.99	
Dufferin Islands, Improvements	16,220.14	
Table Rock, Equipment	7,141.07	
Park Equipment	2,795.50	
New Walk and Parapet Wall	65.25	
Scaling of Cliff	1,248.32	
Restaurant Equipment	5,472.73	
Office Equipment	452.49	
Storage for Park Equipment	2,031.59	
Administration Building, Improvements	3,010.61	
Lower Fountain, Improvements	1,034.19	
Drainage and Water Supply	479.76	
Niagara Falls General Hospital Grant	1,000.00	
Park Greenhouse, Equipment	331.30	
Administration Building, Equipment	18.00	
Stock	2,776.72	
Park Rose Garden Extension	800.66	
Butler's Burying Ground		2,136.85
Restoration	2,136.85	
Queenston		8,795.77
General Improvements	106.37	
Restaurant Equipment	7,219.62	
Water Supply	1,469.78	
Niagara Glen		330.59
General Improvements	330.59	
Chain Reserve		62,335.65
River Road (Niagara Falls% Paving	57,428.75	
Niagara River Parkway (Northern Extension%	4,906.90	
Niagara River Boulevard		19,796.92
Rebuilding Sec. No. 1A, part cost	15,000.00	
Lands and Buildings	3,913.05	

Rip-Rap Protection	883.87	
Expert Advice		951.90
Sinking Fund to December 31st, 1920		9,000.00
		174,844.00

MAINTENANCE ACCOUNT

Administration		\$24,674.35
Office Staff (Salaries)	\$20,095.89	
Office Supplies	1,249.30	
Office Expense	2,313.60	
Travelling Expenses	701.93	
Commissioners' Expenses	313.63	
Guards and Caretakers		17,491.30
Queen Victoria Park	10,802.84	
Queenston	2,630.00	
Niagara Glen	1,100.65	
River Road and Chain Reserve	370.10	
Lundy's Lane Burying Ground	910.00	
Niagara River Boulevard	692.62	
Fort Erie	985.09	
Upkeep		143,088.25
Queen Victoria Park	82,774.45	
Butler's Burying Ground	597.78	
Queenston	8,529.00	
Niagara Glen	3,779.08	
Whirlpool and Chain Reserve		
Niagara Falls to Queenston	1,688.13	
River Road	1,562.04	
Lundy's Lane Burying Ground	2,082.83	
Niagara River Boulevard	40,999.15	
Fort Erie	1,075.79	
Refectory		46,576.90
Supplies	28,365.05	
Wages	11,768.09	
General Expense	5,943.76	
Imprest Account	500.00	
Queenston Restaurant		27,784.92
Supplies	20,089.49	
Wages	6,488.27	
General Expense	1,157.16	
Imprest Account	50.00	
Table Rock House		16,792.97
Supplies	5,443.33	
Wages	9,277.86	
General Expense	1,015.83	
Elevator and Tunnel	1,055.95	
		276,408.69
Entertainment		1,724.63
Advertising and Publicity		2,392.03
Interest on Debentures		20,208.71
Bank Charges		83.63
Miscellaneous		297.86
		301,115.55
Maintenance Account		301,115.55
Capital Account		174,844.00
Balance 30th, November, 1920		103,031.55
		\$578,991.10

REPORT OF THE PARK SUPERINTENDENT

To the Commissioners of the Queen Victoria Niagara Falls Park.

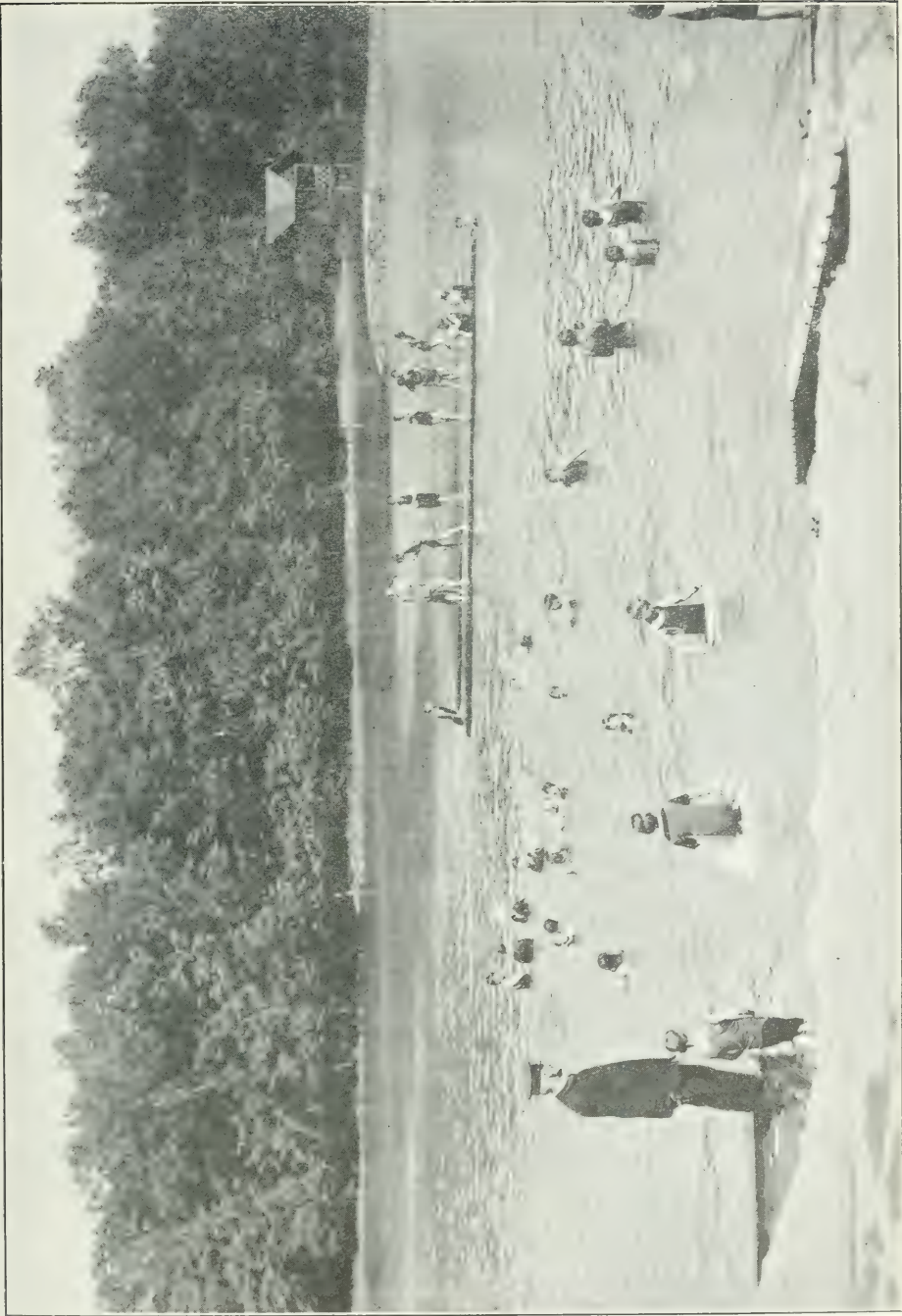
Gentlemen:

I herewith submit my Thirteenth Annual Report of work performed in the Park System under your direction for the period ended November 30th, 1920:

The year 1920 marked the turning point from conditions prevailing during the war, and, during the year following the Armistice. Labour conditions which had grown steadily worse since 1916 changed toward the end of the year. Where only the most necessary works of improvement and even maintenance were done, it soon became possible to extend the operations to embrace authorized items left in abeyance. The improvement expenditure may usually be considered a fair index of progress in a park system and when but trivial amounts are included in the year's business it spells retrogression and starvation of park aspirations. The following schedule of improvement expenditure clearly indicates the result of the war upon the programme of extending the facilities and enlarging the park and parkway areas to gradually include the full development planned by the Commissioners. Progress has been retarded even more than the figures indicate, owing to the rising costs of maintenance, but it is satisfactory to note that while the rate of wages has not decreased, yet more is accomplished for the same money than for several years:

Year	Improvement Expenditures
1911	\$169,034.00
1912	95,851.95
1913	56,967.18
1914	39,641.90
1915	33,381.50
1916	30,466.36
1917	15,517.15
1918	10,836.16
1919	139,044.00
1920	165,844.00

The one work that engaged the attention of the Commissioners to the exclusion of almost every other project from 1911 to 1916, inclusive, was the completion of the Niagara River Parkway to Fort Erie. Much the larger part of the amounts spent in each of the above six years represents progress upon this work. The amount for 1919 would appear to indicate that the turning point had been passed a year previous to that stated herein, but an analysis of the several amounts comprising the total will disclose the fact that a large land purchase at the very end of the year, and legal expenditures make up \$109,184.43 out of \$130,044.46 leaving the working items considerable below normal. In 1920 a comprehensive programme was prepared and approved and it was for the most part either carried to completion or was well on the way before the end of the season. The willing co-operation of the staff, both office and outside workers accounts in large measure for the results and success of the projected plans for 1920.



Swimming Pool. Dufferin Islands. Queen Victoria Park.

BUTLER'S BURYING GROUND

The work of restoring Butler's Burying Ground was continued, all the old grave stones being gathered to one location and placed upon a raised incline with a pathway surrounding the little group. Upon the right of way to the streets of Niagara-on-the-Lake, an earth road 1,300 feet long was built and drainage provided to the channel of the stream crossing the right of way. The width of the roadway is 14 feet and a turning area is located at the entrance to the Burying Ground. The watercourse was straightened for 700 feet of its length to prevent flooding in the spring time, and a concrete culvert 4' x 6' carries the water under the road. The areas adjacent to the roadway have been seeded and the whole will present an improved entrance to the ancient burial plot.

QUEENSTON HEIGHTS

Brock's Monument grounds were taken over by the Commissioners in 1895 for the purpose of preserving the noble monument erected in 1856 to Major-General Sir Isaac Brock, who lost his life in the first British attack at the Battle of Queenston Heights, October 13th, 1812. The original area of 12 acres was placed under the care of the Ontario Government by Dominion Authorities in December, 1875, and it was thought appropriate to add this property to the Park already started at Niagara Falls. By purchase and lease of additional Military lands, these popular park grounds have grown to an extensive area, extending into the village of Queenston and comprising the battle site of Queenston Heights. Originally the battle field was visited for the most part by Niagara tourists and a few local picnics, but of late years it has been a favorite resort for day summer gatherings from Toronto, which come by steamer across Lake Ontario. Outside of two small pavilions, quite inadequate for the need of the Park, the facilities to care for the public have been altogether lacking.

Water was supplied from springs in the Escarpment side, which were lead to a reservoir and pumped to the refreshment pavilion. Fluctuating with the seasons and from year to year it was recognized that more suitable means must be installed to give an ample flow of pure water. In 1911, a deep well bored 300 feet into the rock, was constructed, but gave quite meagre results. After an extensive examination two more wells were drilled in 1920 to a depth of 100 feet. The flow indicates a capacity of 800 to 1,000 gallons per day which is not more than sufficient for drinking purposes. A largely increased supply must be sought at once for next year.

Following the general policy adopted by the Commissioners, the restaurant at Queenston and the other facilities for serving the public at that point were placed under the direct management of the Park Service Department. The plant purchased from the Lessee, was found to be in very poor condition and required immediate alteration in order that it might be operated for the opening of the tourist season. The results for 1920 fully justify a careful consideration of an enlarged restaurant with sleeping quarters for the help, a kitchen fitted with modern utensils and preferably electric ovens. The modest remodelling was all paid out of increased receipts. The whole building was painted and a septic tank for sewage built. During extreme summer weather, water had to be hauled in tanks to supply the needs of the restaurant.

NIAGARA GLEN

This beautiful park in the Niagara Gorge, formerly the bottom of the tempestuous river in its flight to Lake Ontario embraces one of the few areas with the native tree growth still standing. Each succeeding year sees these natural wooded plots curtailed through various agencies, and therefore it is important to preserve them at any reasonable cost. One of the greatest menaces to this whole length, from the City of Niagara Falls to Queenston, in the summer season, is the ever present danger from fire. Particularly has this been true since the Hydro Canal construction, owing to the increased traffic bringing with it the careless throwing about of fire from pipes and cigars. In the dry weather the least spark contains the beginning of a great fire, and each year some dangerous fires have been started. While the cost of an adequate system of fire protection would be prohibitive any lessening of the risk was desirable, and now there has been installed a series of barrels along the edge of the cliff. These are to be kept full of water and no doubt will be effective in many cases where fire is discovered shortly after it has started.

Some fifteen hundred feet of paths were reconstructed during the year.

NIAGARA GLEN HEIGHTS

The property in the vicinity of the Whirlpool and Niagara Glen, purchased from the Hydro-Electric Power Commission was surveyed and plotted with its physical contours for the purpose of making a preliminary study of its development. The location of the main drive was adopted and it is expected that some construction will be carried out in 1921. The preliminary survey was extended to Queenston and along the River Road to Niagara-on-the-Lake.

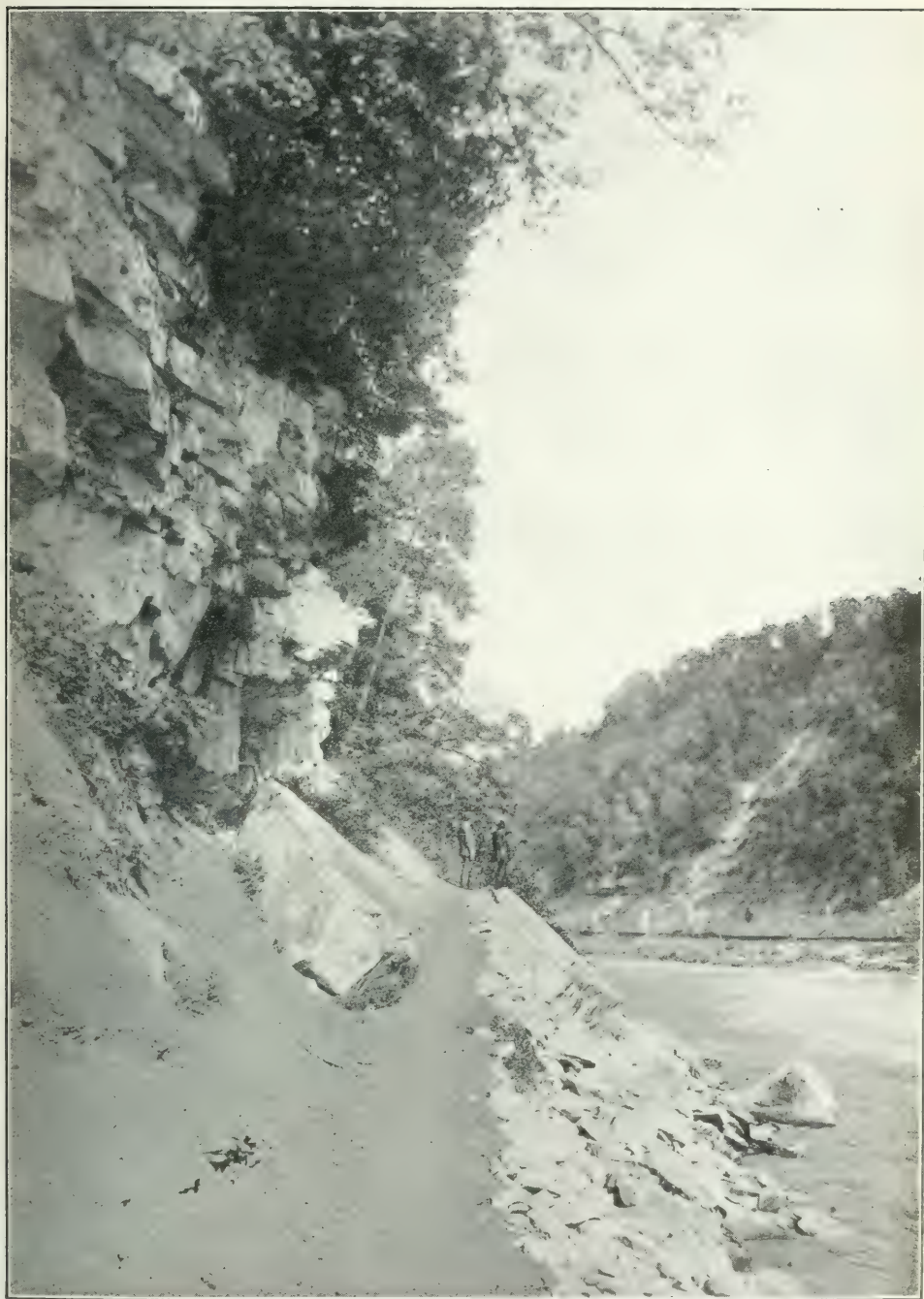
QUEEN VICTORIA PARK

The lower fountain at the north end of the Park was completely renovated, the earth bottom being replaced with concrete and the side walls sealed to prevent leakage. The central portion was encircled by a shallow basin and the whole surrounded by loose rock. In pockets made in the rock suitable aquatic plants will be grown. The pond has been stocked with gold fish, and proves very attractive.

Nearby is Island Pond, an artificial island made prior to the park being made a government play ground. It is supplied from springs in the side of the escarpment and a great deal of difficulty is continually encountered from the small plant growth in the sluggish water. The channel was cleaned out and the drainage improved.

At the park sheds a small storehouse 12' x 30' was built for the purpose of stocking small articles in constant use. This will permit of the keeping of a stock account from which goods can be charged to the work where they are used.

The rose garden which has grown to be a very popular feature of the park was extended northerly to the vicinity of Jolly Cut, adding half an acre and about doubling the size of the garden. The extension afforded an opportunity to continue the abruptly ending path, to the main park path at



River Path, Niagara Glen.

the north and correct a feature that did not appear to be justified in the first layout. As this path curves back to the front of the garden, an entrance has been made from Robinson Street leading from the south end of the City of Niagara Falls. The grass paths between the beds have been continued and two axial paths divide the area into four main divisions. A pleasing feature is that the two areas are not at right angles, but fit into the contour of the escarpment. Gradually the evergreen trees and shrubs are to be removed from the rose area and a simple background will border bed after bed of roses.

When the Ontario Power Company was given the right to place its intake and forebay at the inlet of the Dufferin Islands, "elbow" of the Niagara River, it carried with it the obligation to remodel the "elbow" and build cascades and islands on account of the reduced flow of water under the new conditions. This work when completed had a formal appearance out of keeping with its surroundings and did not prove a pleasing feature of the southern end of the Park. The construction of a third conduit line produced a quantity of surplus excavation which was placed along the edges of the water channel in an irregular shore line with widened areas for planting. At the same time new islands were placed and several cascades shortened. The effect is agreeable and when the planting upon the islands has developed to correspond with the natural growth upon the Dufferin Islands, the views will be greatly appreciated by visitors who can see the vistas from the drive skirting the water. The flow of water is regulated by stop logs at the forebay of the Ontario Power Company and in the lowest level or outlet is located the swimming pool. Here an animated scene may be observed every day in summer from early morning till late at night.

In October, 1917, a considerable area of rock at the edge of the Gorge opposite the Pumping Station of the City of Niagara Falls, fell to the lower level, 150 feet from the top. The parapet wall and side walk were carried away and the brick roadway endangered. From the nature and location of the rock fall it was apparent that a length of the main drive with the adjacent walk must be moved further away from the edge of the cliff for the safety of visitors, but owing to working conditions during 1918 and 1919 the work was left in abeyance. In 1920 after building a road 700 feet long for the temporary diversion of traffic, the main drive, built of brick, was removed to a new location free from danger, and the permanent brick and concrete construction was continued to the bridge spanning the intake of the International Railway Company. The whole of the road area usually under spray conditions is now laid with hard surface pavement, and the cost of maintenance will be greatly reduced. A new sidewalk was constructed at the side of the brick roadway and the heavy stone parapet protecting wall moved over to border the walk. A considerable quantity of old brick was used in the new construction. In conjunction with this work the top of the Horseshoe Falls at the Canadian shore line was lowered to allow the water to pass over. For considerable periods an area of dry rock attracted visitors to the edge of the chasm, a dangerous point to view the falls from. This will be impossible now.

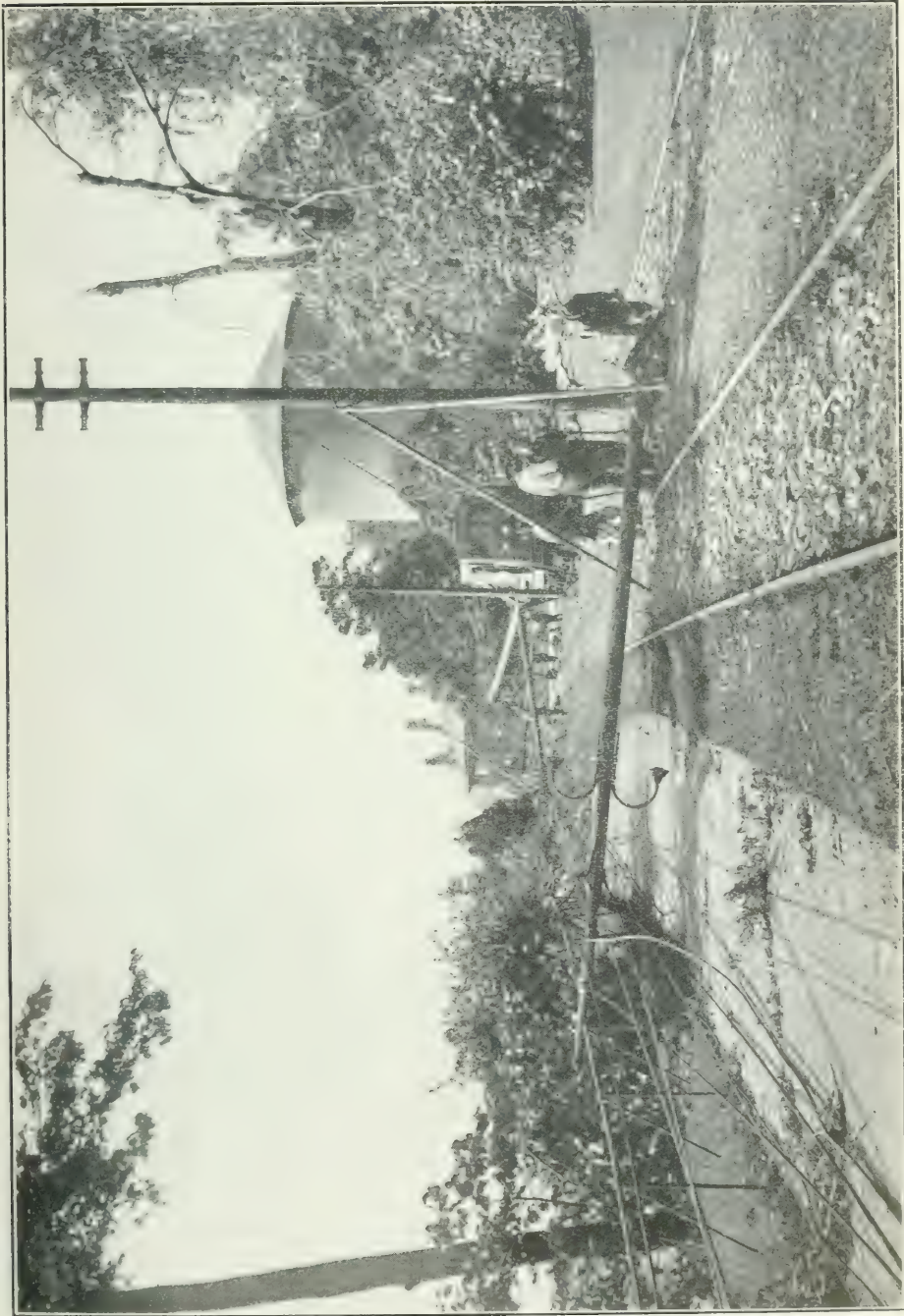
When the Scenic Tunnel at Table Rock was opened in 1919 after being closed during the war, the whole equipment was overhauled and

made safe again for traffic. The main elevator cage has now been renewed entirely, after 15 years of service. As an experiment a room at the north end of Table Rock House has been fitted up for a lunch room. A kitchenette supplied with an Electric stove serves for preparing sandwiches and simple meals while some supplies come from the Refectory. The accommodation is small particularly during the season, but the new place has been patronized beyond what was expected and indicates that this class of service will be profitable at other points, upon a moderate scale.

The main restaurant at the Refectory, about 1,000 feet north of Table Rock House, had its kitchen facilities improved, the gas range being replaced with Electric heavy duty ranges and an Electric bake oven. At the same time a complete architectural study of the Refectory Building is being made to determine the best way to secure added space for dining rooms and the help for service, together with such accessories as cold storage and labour saving equipment to make this effort of the Commissioners to serve the public, attractive and successful. While it is the policy of the Board to provide service for the public the facilities must pay for their cost and maintenance.

Many storms have visited Niagara Falls since the Park was opened in 1886, but undoubtedly one of the most destructive broke over the district and centered over the Niagara River on Saturday afternoon, September 11th. Accompanied by torrents of rain in all parts of the City, the cyclone effect confined itself to a pathway about 1,000 feet wide running from Niagara Falls Centre, across the north end of Queen Victoria Park, thence taking in Goat Island upon the American side of the River and on to the Niagara River Parkway and the Village of Chippawa. Fortunately the Park escaped the most serious destruction, but even then 75 trees were blown down and some of them fine specimens. Of the large number, however, many were ready to fall from defects which had developed, and while it is disappointing to have subjects taken without selection, nevertheless the Park was most favored in the losses sustained. Some idea of the force of the storm may be realized from the statement that over 800 trees were lost upon Goat Island, the iron trolley poles of the International Railway were practically all down from Clifton Incline to the Administration Building, over a half a mile in length, and the roof was lifted from a large building at Niagara Falls Centre. The main drive was completely blocked and the Park had to be temporarily closed. The feature that caused the most regret was the number of trees simply blown over and otherwise left uninjured. At first thought it appeared practicable to raise such trees to the perpendicular and stay them until the roots had become firmly bedded again. After full consideration and the benefit of advice from experts it was decided that the risk did not warrant the expenditure. This conclusion was undoubtedly correct and after the debris was cleared away and the grounds restored it is doubtful whether even one familiar with the Park area would detect the loss of the trees.

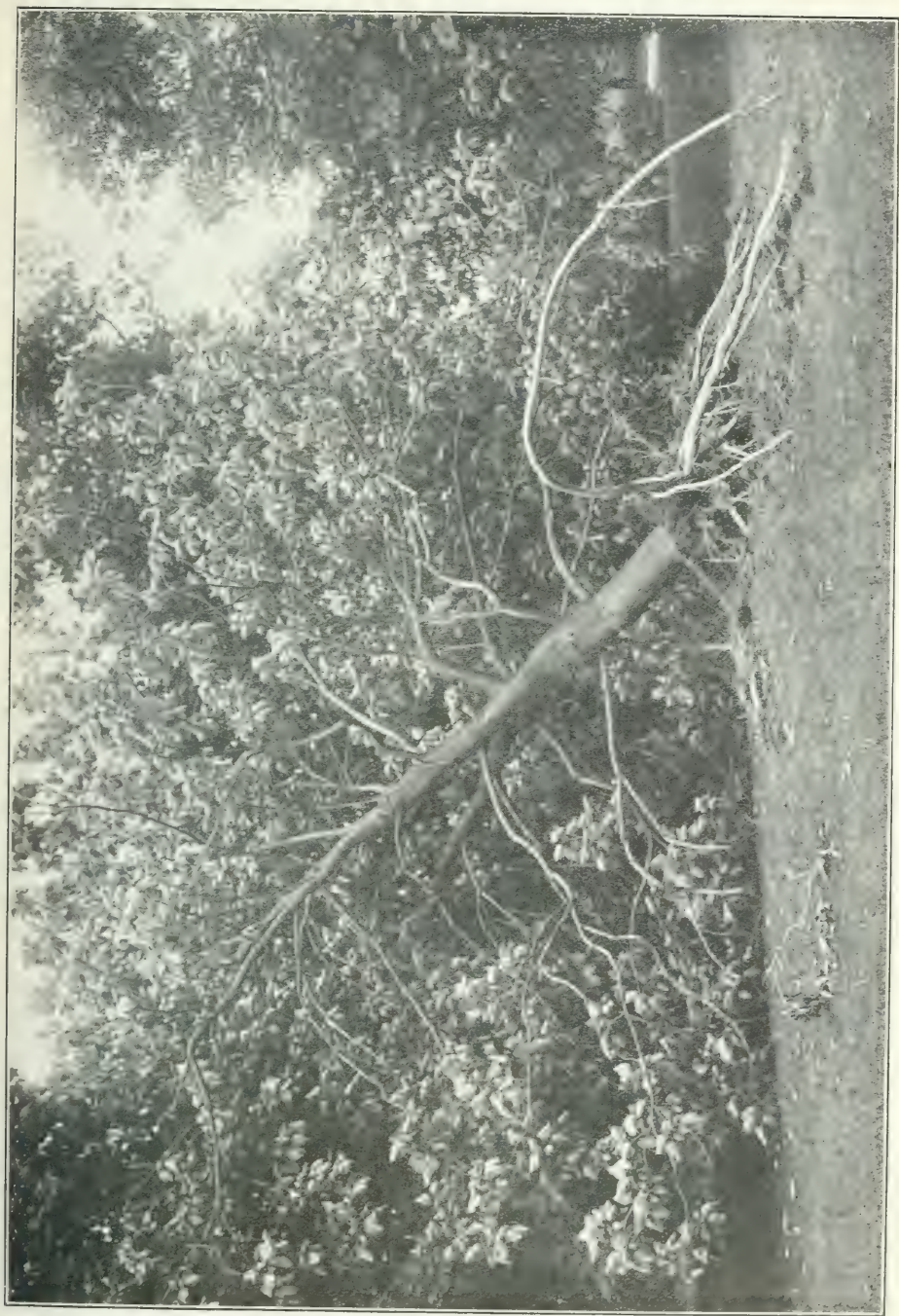
The roadway permitted by the Commissioners from the Park to the residence known as "Clark Hill" has been disturbed by the Ontario Power Company in the construction of the third conduit. Advantage was taken



International Railway Company's Steel Poles Damaged by Cyclone, Sept. 20th, 1920. Queen Victoria Park, Niagara Falls.



Uprooted Trees. Effect of Cyclone, Sept. 11th, 1920. Queen Victoria Park, Niagara Falls.



Uprooted Tree, Effect of Cyclone, Sept. 11th, 1920. Queen Victoria Park Niagara Falls.

of this situation to divert the entrance toward the Dufferin Islands and thus shorten the length through the Park grounds.

The Greenhouse was added to by putting up a suitable potting shed to keep the stock in tidy condition.

CANADIAN NIAGARA BRIDGE COMPANY.

The Canadian Niagara Bridge Company incorporated by the Dominion Parliament in 1918 for the purpose of building a railway bridge from the Canadian shore to Grand Island carried out preliminary borings at the bridge site to secure information for the plans of the structure.

NIAGARA RIVER PARKWAY

Apart from the general maintenance of the Parkway to Fort Erie, the section from Queen Victoria Park to Chippawa was completely rebuilt owing to the destruction of the surface and body of the road by Hydro-Electric Power Commission trucks engaged upon the construction of No. 3 Conduit of the Ontario Power Company. Over 16,000 square yards of tar penetration construction were completed.

The shore line for 1,000 feet in the vicinity of Cosey Dell was protected from erosion by rip-rap.

Hitherto it has been the practise to allow the grass along the Parkway to grow and cut it for hay. This brought 16 miles of hay cutting on at once, entailing a great deal of work in hot weather and the sale of the hay did not produce any considerable revenue, while in time the practise would deplete the soil. It was decided, therefore, to cut the grass regularly every two or three weeks according to the season and allow the clippings to remain. This method has produced a much more tidy appearance and distributes the work more evenly.

Respectfully submitted,

JOHN H. JACKSON,

Superintendent.

Niagara Falls, Ont., July 19th, 1921.

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DETAILED REPORT
OF THE
Superintendent of Insurance

TRANSACTIONS FOR THE YEAR 1920

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:
Printed by CLARKSON W. JAMES, Printer to the King's Most Excellent Majesty
1921

TO HIS HONOUR, HENRY COCKSHUTT,

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the detailed Report of the Superintendent of Insurance for the year ending 31st of December, 1920.

Respectfully submitted,

W. E. RANEY,
Attorney-General.

TORONTO,
May 2, 1922.

PARLIAMENT BUILDINGS,
TORONTO, MAY 1ST, 1922.

TO THE HONOURABLE W. E. RANEY, K.C., M.P.P.,
ATTORNEY GENERAL.

Sir:—I have the honour to submit herewith the Report of the Superintendent of Insurance for the year 1921, with accompanying reports respecting the various organizations constituted, or registered to undertake contracts of insurance, indemnity or guarantee in the Province of Ontario. This report was placed in the hands of the printer early in 1921, but its issue was delayed by the strike in the printing trade. The delay is no fault of your Department.

FORM AND ARRANGEMENT OF REPORT.

The Ontario Insurance Act distinguishes the following divisions of insurers:—
A. Registered Dominion Licensees: Being Insurance Corporations, Companies, or underwriters operating under, or by virtue of the Insurance Act of Canada, and registered by the Province of Ontario, for the transaction of insurance in the Province.

B. Provincial Licensees: Being Insurance companies licensed, inspected and registered by the Province of Ontario for the transaction of insurance therein.

Of these divisions only the companies comprised in division B. (Provincial Licensees) are inspected by the Province. They are here reported upon in the usual form and with the usual financial details pursuant to the provisions of The Ontario Insurance Act.

All of the companies in division A, except Ocean and Inland Marine companies make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent are to be found in the Superintendent's detailed Annual Report, published by the Dominion Department of Insurance. The Balance Sheets printed here under division A, are limited to those of Ocean and Inland Marine companies.

The statements have been arranged alphabetically in the two divisions mentioned.

FORMS OF ANNUAL RETURN TO DEPARTMENT.

In the report of last year, reference was made to impending changes in the form of Annual Statement required from insurance companies. The work in the revision of these forms has not yet been completed. The Department is co-operating with the Insurance Departments of the other Provinces in an endeavour to secure a uniform form of return to all the Provincial Departments.

INSURANCE COMPANIES NEWLY INCORPORATED.

Since last report, the following insurance companies have been incorporated by Letters Patent, pursuant to The Ontario Insurance Act: The Hand in Hand Insurance Company: This was the conversion of The Hand in Hand Insurance Company, Mutual and Stock, into a Joint Stock Company. The company also took over the business of the Millers and Manufacturers Insurance Company, Mutual and Stock and the Fire Insurance Exchange Corporation, Stock and Mutual. The licenses of the two last named companies have expired. The Toronto Casualty and Marine Company was incorporated to undertake marine and casualty lines of insurance and to this Fire insurance was added subsequently and the name changed to Toronto Fire, Casualty and Marine Insurance Company. The Re-insurance Company of Canada was incorporated to undertake contracts of re-insurance only of Life insurance, and Accident and Sickness insurance. The Commonwealth Life and Accident Insurance Company, has been incorporated to undertake the business of Life Insurance and Accident and Sickness Insurance.

LEGISLATION.

The only insurance legislation passed at the 1921 session of the Legislature was an Act to amend the Ontario Insurance Act relating to Fraternal Societies. This is referred to in the Report of the Registrar of Friendly Societies.

At the 1921 session, however, a Select Committee of the Legislature, was appointed to sit during the recess, to consider and report on the recommendations of The Ontario Insurance Commission (The Honourable Mr. Justice Masten), a proposed revision and consolidation of Ontario Insurance law to be submitted by the Department of Insurance, any other suggested amendments, and generally to consider and recommend to the House what, if any, amendments should be made to the law relating to Insurance. The Report of this Select Committee is printed in the Votes and Proceedings

of the Legislative Assembly for the 21st of February, 1922, and a copy, thereof, is printed as an appendix to this Report. In that report will be found important observations on the subject of fire insurance costs in Ontario, as well as certain notes in reference to the legislation which was recommended to the Legislature and considered at the session of 1922.

As a result of the recommendations of this Committee important legislation was enacted by this present session and is embodied in The Ontario Insurance Amendment Act 1922. The following headings give a résumé of the subjects dealt with in this statute:

ACCIDENT AND SICKNESS INSURANCE.

Section 12 of the Act prescribes statutory conditions to be included in every policy of Accident and Sickness Insurance issued in Ontario. In general the form of the Act follows the precedent of the Dominion statute. The important difference is in the matter of form. The Dominion Act requires only the substance of its provisions to be included in policies. The Ontario Act requires the exact words to be used. There are a number of details in which the Act differs from the Dominion statute. These have to do principally with the matter of notice of claim and termination of the contract. The Ontario Act is in substantially the same form as that approved at the Quebec Conference of Superintendents of Insurance and it is hoped and expected that it will be adopted in identical form by the other Provinces of Canada. This part of the Act comes into force upon proclamation of the Lieutenant Governor-in-Council.

AUTOMOBILE STATUTORY CONDITIONS.

Section 14 of the Act prescribes for the first time, statutory conditions for Automobile Insurance policies. In general these conditions follow the principles established by the Ontario statutory fire conditions. An outstanding departure is the requirement that application for an automobile policy must be made in writing, signed by the assured or by the agent of the assured, duly authorized in writing for that purpose. This provision is chiefly due to the suggestion of The Ontario Motor League and it was made in the expectation that the requirement of a written application would enable the elimination of some of the moral hazard of automobile insurance and thus enable the reduction in cost of automobile insurance by reduction of the losses experienced by the companies. It remains to be seen just what will be the effect of the condition. The statutory conditions also include provision for appraisal in the event of a dispute as to the amount of the loss or the adequacy of repairs under the policy and the Act provides that in the event of such a dispute no action shall be brought to recover the amount secured by the policy until the award of the appraisers has been rendered in accordance therewith. In any such action the award of the appraisers is final and conclusive as to the amount of the loss or the adequacy of the repairs. This part of the Act comes into force on the first day of January, 1923.

REGULATION OF INSURANCE AGENTS, BROKERS AND ADJUSTERS.

The Act has dealt very fully with the matter of licenses of Insurance agents, brokers and adjusters. It carries out the recommendations of the Committee that there should be a close supervision of the applications for licenses of this kind with the intention of issuing licenses only to those applicants who are bona-fide insurance agents, brokers or adjusters and intend to hold themselves out publicly and carry on business in good faith as such. Adequate authority is also provided for the refusal of licenses or the cancellation of existing licenses in proper cases. There is provision for the reference of any dispute in this connection to a Board of Enquiry to be named by the Superintendent of Insurance consisting of a representative of the insurers, a representative of insurance agents and representative of the Department. The decision of the Superintendent made on the advice of this Board is conclusive. The classes of insurance agents are reduced from the three formerly designated to two, namely; Life and Accident and Sickness Insurance Agents and Agents of all Other Classes. Provision is made for the issue of licenses to partnerships and corporations subject to the individual qualification of those individuals on whose behalf the license is issued.

RATES AND RATING BUREAUS.

Recommendations of the Honourable Mr. Justice Masten, Insurance Commissioner, for the supervision of Insurance Rates and Rate making in Ontario were adopted by the Committee and the Legislature and are now found in Section 17 of the Bill

as Part VI of the Ontario Insurance Act. The Act provides for the registration of all Rating Bureaus which fix or promulgate insurance rates in Ontario by agreement among the members of the bureau. Copies of the Constitution and By-laws of the bureau and lists of members and their addresses are required to be filed with the Superintendent. Discrimination in rates between risks of essentially the same hazard is prohibited. Authority is given to the Superintendent of Insurance, to review a particular rate upon complaint by an insured that discrimination exists, with authority to the Superintendent to issue an order prohibiting the rate if he finds discrimination to exist. Authority is also given to the Superintendent to examine the books and affairs of any Rating Bureau relating to the schedules of rates fixed thereby and a general power is conferred under which he may enquire into any question of general public interest arising out of any insurance contract.

RECORDS AND RETURNS OF FIRE INSURANCE COMPANIES.

By the provisions of Section 9 of the Act, every registered insurance corporation which carries on in Ontario the business of fire insurance, is required to keep at its principal office in Ontario a record of the premium income of the corporation derived from risks located in Ontario and all claims paid in respect of such risks so as to show at any time the experience of the corporation according to a classification of such risks prescribed by the Superintendent. An annual report is required to be filed with the Superintendent showing the experience of the companies as to premium income and losses for each calendar year. It is expected that these reports will throw a very useful light upon the fire insurance rates fixed by the Rating Bureaus in Ontario.

UNDERWRITERS' AGENCIES.

An important change has been made in the law as to Underwriters' Agencies by which the policies issued are required to bear upon their face, the name and address of the insurer in a prominent and conspicuous manner and the name of the Underwriters' Agency must not appear thereon except as a countersignature to the policy. This will make necessary the re-arrangement of the policy forms used by some Underwriters' Agencies which have heretofore effectively concealed the identity of the insurer under the policy.

LIFE INSURANCE RESERVES.

An important change is made by Section 8 in the basis of valuation of Life Insurance contracts by companies incorporated and licensed under the law of Ontario. The basis of valuation has formerly been the H.M. table of the Institute of Actuaries and a rate of interest of $4\frac{1}{2}$ per cent. per annum. For this has now been substituted the British Offices Life Tables, 1893 O.M.(5) and an interest rate of $3\frac{1}{2}$ per cent. per annum, subject to allowance in the first nine years of the policy as set forth in the Act, this allowance being decreased yearly after the first policy year by an amount to bring the valuation of the policy up to the full standard at the end of the 10th policy year. It will be noted that the basis of valuation as to mortality and interest is identical with that provided by the Dominion Act with certain variations in the matter of the allowance and the term of deduction.

OLD AGE INSURANCE.

Another provision of the Act found in Section 4 clears the way for the issue of Old Age Insurance contracts by duly registered Fraternal Societies which have established acceptable standards of actuarial solvency.

MORTGAGEES ACTING AS INSURANCE AGENTS.

A new and important provision is contained in Section 13 which provides that a mortgagee shall not accept or be entitled to receive either directly or indirectly any commission or other remuneration in consideration of effecting a contract of insurance, or renewal thereof under which contract loss, if any, is payable to him as mortgagee.

RECIPROCAL OR INTER-INSURANCE.

Another addition to the legislation above mentioned is an Act which was passed respecting Reciprocal or Inter-Insurance providing for the organization and licensing of Reciprocal or Inter-Insurance Exchanges. This Act was the subject of a good deal of controversy which centred particularly upon two considerations: first, the question of the constitutional right of the Province to deal with the subject in view of existing Dominion legislation and, second, the wisdom of requiring a

deposit with the Department of securities for the protection of members of the exchanges resident in Ontario. The Act as finally passed did not contain a deposit requirement, the representation of those concerned in Reciprocal Insurance being accepted by the Legislature that such a deposit requirement was inconsistent with the method of operation of these exchanges. As to the constitutional question, it was decided that this should be submitted to the courts for determination pursuant to the provisions of the Constitutional Questions Act, (R.S.O. 1914, Chapter 85). This reference has been duly undertaken. The Act is to be brought into force upon proclamation by the Lieutenant-Governor in Council.

GENERAL REVISION OF THE ONTARIO INSURANCE ACT.

The legislation above mentioned has dealt with nearly all the new material which was recommended to the Select Committee for consideration in the general revision of the Act. There remains, however, the review of the most important sections of the Act relating to Life Insurance and Fire Insurance and the general provisions applicable to all insurers and insurance contracts. The two parts first named, have been for some months under consideration by the commissioners on Uniformity of Legislation in the Provinces of Canada and the Associated Superintendents of Insurance of the Provinces of Canada to the end that they may be put in such form that they can be readily adopted by the Legislatures of all Provinces. Both of these bodies meet in Victoria B.C., in August of the present year and it is the hope of all concerned that these Conferences will complete the consideration of these Parts of the Act and enable the submission of the Consolidated and revised Act to the next session of the Legislature.

FIRE INSURANCE AGENTS' COMMISSIONS.

This subject, referred to in the report of last year, was discussed by the Select Committee of the Legislature. Their conclusion was stated in a communication addressed to the Associated Fire Insurance companies calling the attention of the companies to the anomalies and abuses of the present system with a request that it be further considered by the companies to ascertain whether or not a remedy could not be found apart from legislation.

APPENDICES.

The undersigned had the honour to be invited to attend and address the national Convention of Insurance Commissioners of the United States which met at Louisville, Kentucky, in September, 1921. The subject of that address was "Insurance Supervision in Canada" and, inasmuch as it collates some useful historical information and an analysis of the constitutional position of Dominion and Provinces touching this matter, it has been thought wise to print the address as Appendix A to this Report.

The Ontario Insurance Amendment Act, 1922, referred to above, is also printed as Appendix B to this Report.

Respectfully submitted,

V. EVAN GRAY,

Superintendent of Insurance.

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DIVISION A

INSURANCE CORPORATIONS OR COMPANIES OPERATING UNDER THE
INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE
OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

DIVISION A.—INSURANCE CORPORATIONS OR COMPANIES, OPERATING
UNDER THE INSURANCE ACT OF CANADA AND REGISTERED BY THE
PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE
PROVINCE.

NOTE.—Reports heretofore made respecting such companies described fully their mode and place of incorporation; their statutory powers, duties, rights, and obligations; their internal organization; the relation of the members *inter se*; the liabilities of the members to the creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policyholders of those several countries. In the present report, except in the case of new admissions to registry, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, of which the Department of Insurance has had notice, the nature and extent of such change are indicated.

All the Companies in Division A, except Ocean Marine Companies and (since 4th May, 1910, Inland Marine Companies, 7-8 George V, 1917, c. 29 (D)), make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean and Inland Marine Companies.

The deposits of Companies in this division have been revised up to the 1st April, 1920.

DIVISION A

ACADIA FIRE INSURANCE COMPANY.

Certificate of Registry No. 4288,

Directors and Officers.

Directors.—C. C. Blackadar, A. E. Jones, Wm. P. Webster, Halifax, N.S.; Chas. H. Mitchell, Geo. R. Hart, Halifax, N.S.; R. MacD. Paterson, Montreal, Que.; J. B. Paterson Montreal, Que.

Officers.—C. C. Blackadar, President, Halifax, N.S.; A. E. Jones, Vice-President, Halifax, N.S.; R. K. Elliott, Secretary-Treasurer, Halifax, N.S.

1. Head Office, Halifax, N.S. Chief Agent and Attorney for Ontario, Harold M. Sampson, Toronto. Suits by or against the Company may be brought in the name of Acadia Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Nova Scotia, Special Act to amend and consolidate the Acts relating to the Acadia Fire Insurance Company, A.D. 1906. See also Canada (1917) chap. 29, and R.S.O., 1914. chap. 183, and Act amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, the liability of the members is nil, as the capital stock, \$400,000, is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Hail Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$77,245, held by the Government of Canada.

ÆTNA INSURANCE COMPANY.

Certificate of Registry No. 4289.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, A. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Ætna Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881, 1886.

3. *The members are related* to each other as shareholders in an incorporated joint stock company, and the liability of the members is nil, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Hail, Automobile, Inland Transportation, Tornado and Sprinkler Leakage Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Total deposit accepted at \$590,617.

ÆTNA LIFE INSURANCE COMPANY.

Certificate of Registry No. 4290.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, George H. Orr, Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: State of Connecticut, 1878, an Act to amend the Charter of the Ætna Life Insurance Company of Hartford; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance Company; State of Connecticut, 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is \$5,000,000 fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Those marked A are applicable solely to policies existing 31st March, 1878; those marked B to policies issued subsequently. Deposit accepted at the value of \$5,607,416, being \$100,000 (A), and \$5,507,416 (B).

AGRICULTURAL INSURANCE COMPANY

Certificate of Registry No. 4543.

1. Head Office of the Company, Watertown, New York. Chief Agent and Attorney for Ontario, Percy S. Grant, Toronto. Suits by or against the Company may be brought in the name of the Agricultural Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: The Company was organized in 1853 as a Mutual Fire Insurance Company under the laws of New York State; in 1863 incorporated as a Joint Stock Company; in 1884 Chapter 338 Charter amended; 1895, in Chapter 2 Charter amended; 1909 Chapter 33 New York Insurance Law; Charter amended in 1911, in 1913 and 1920 under the provisions of the insurance laws.

3. *The members are related as* members of a Joint Stock Company and the liability of the members is *nil* as the capital stock is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922 to transact Fire Insurance.

5. *Deposited Assets.* Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,256 held by the Minister of Finance.

ALLIANCE ASSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4292.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company, Limited.

2. The Company was originally constituted by deed of settlement dated the 4th August, 1824, under the name of the Alliance British and Foreign Life and Fire Assurance Company. The corporate name was changed to the Alliance Assurance Company, and the Company is now governed by the Act of the Imperial Parliament 49 and 50 Vict., chap. 74 (the Alliance Assurance Company's Act, 1886), and by the said deed as thereby altered. The Company was under the (Imperial) Companies' Act, 1862 to 1900, registered as a limited Company, 11th April, 1902.

3. *The members are related as* shareholders in a joint stock company with a capital of five million pounds, divided into 250,000 shares each of the nominal amount of £20, on each of which the sum of £2 4s. is deemed to have been paid. The contracts of the the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares; and see new paragraph 2 *supra*.

NOTE.—The clause above referred to is as follows: "Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the Capital of the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Accident, Automobile, Guarantee, Hail, Sickness, Burglary and Plate Glass Insurance and Insurance against Loss or Damage by Robbery.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$608,408, held by the Receiver-General of Canada.

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA

Certificate of Registry No. 4293.

1. Head Office of Company, Philadelphia, Penn. Chief Agent and Attorney for Ontario, Herbert Augustus Shaw, Toronto. Suits by or against the Company may be brought in the name of the Alliance Insurance Company of Philadelphia.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: The Company was incorporated on December 5th, 1904, under the laws of the State of Pennsylvania.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$180,489, held by Comptroller of Dominion Currency.

ALLIANCE NATIONALE.

Certificate of Registry No. 4291.

Directors and Officers.

F. C. Laberge, President, Montreal; Chas. Duquette, 1st Vice-President, Montreal; Dr. P. H. Bedard, 2nd Vice-President, Quebec; Geo. Monet, Secretary, Montreal; Alf. St. Cyr, Treasurer, Montreal; Theo. Cypriot, Physician-in-Chief, Montreal; Eug. H. Godin, Legal Advisor, Montreal; L. O. Dauray, N.P.; Frs. Fauteux; Dalbe Viau and H. Delorme, Directors, Montreal; F. A. Labelle, Director, Hull.

Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton. Suits by or against the Association may be brought in the name of the Alliance Nationale.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Association was incorporated originally on the 27th February, 1893, by the Legislature of the Province of Quebec. Incorporated by a special Act of the Parliament of Canada, 1917, chapter 69. Canada Insurance Act, 1917, chapter 29, amended by 9-10 George V, chapter 57.

3. *The members are related* as members of a fraternal benefit society.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life, Disability and Sickness Insurance to the extent authorized by the Association's Charter.

5. *Deposited assets*.—Assets of the Association are deposited and held as special security for the policyholders therein as follows: Deposit accepted at the value of \$962,720.

AMERICAN CENTRAL INSURANCE COMPANY.

Certificate of Registry No. 4295.

1. Head Office, St. Louis, Missouri. Chief Agent and Attorney for Ontario, James Ernest Proctor, Toronto. Suits by or against the Company may be brought in the name of the American Central Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights, and obligations of the Company, are now declared, defined, limited or governed are the following: The Company was incorporated by special Act of the Legislature of Missouri, 1853, under the name Atlantic Mutual Insurance Company; Missouri, 1869, General Act, name changed to American Central Insurance Company; Missouri, 1919, sec. 6996.

3. *The members are related* as shareholders of an incorporated joint stock company and the liability is limited to the amount unpaid upon the shares. All shares are fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 18th day of June, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Automobile, Explosion and Tornado Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the shareholders therein as follows: Deposits accepted at the value of \$180,014, held by the Receiver-General.

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK.

Certificate of Registry No. 4296.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, F. E. Leyland, Toronto. Suits by or against the Company may be brought in the name of the American Equitable Assurance Company of New York.

2. The Company was incorporated in 1918 under the Laws of New York and filed its charter with the Superintendent of Insurance, April 4th, 1918.

3. *The members are related as members of a joint stock company.* The capital stock \$400,000 is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,000, held by the Insurance Department, Ottawa.

THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

Certificate of Registry No. 4294.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto, Ont. Suits by or against the Company may be brought in the name of the American and Foreign Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in the year 1896, under the laws of the State of New York in the name of the American and Foreign Marine Insurance Company.

3. *The members are related as shareholders in an incorporated joint stock company,* and the liability of the members is nil, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact the business of Inland Transportation Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$26,000, held by the Finance Department, Ottawa.

AMERICAN SURETY COMPANY OF NEW YORK.

Certificate of Registry No. 4297.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. H. Hall, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap. 690.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability to the members. The capital stock of the Company is \$5,000,000, and is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Burglary and Guarantee Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$82,000, held by the Receiver-General.

THE ATLAS ASSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4298.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Irving Wells Smith, Toronto. Suits by or against the Company may be brought in the name of the Chairman and Secretary for the time being.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: 54 Geo. III., chap. 79 (Imp.), an Act to enable The Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations; the Life Assurance Companies' Act, 1870, and Acts amending it. The Company was incorporated under the Companies' Acts (Imp.), 1862 to 1900 as a limited company on the 13th June, 1901, under the name "Atlas Assurance Company, Limited."

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount unpaid upon the shares held by them. The Company has a capital of £2,200,000, on which has been paid £264,000.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$600,523, held in trust by the Receiver-General for the Dominion of Canada.

BEAVER FIRE INSURANCE COMPANY.

Certificate of Registry No. 4299.

Directors and Officers.

Directors.—G. W. Allan, K.C., M.P., Winnipeg; W. J. Christie, Winnipeg; W. H. Cross, Winnipeg; F. T. Griffin, Winnipeg; Andre Gouzee, Winnipeg; D. H. Laird, K.C., Winnipeg; F. Morton Morse, Winnipeg; A. De Jardin, Winnipeg; John Galt, Winnipeg.

Officers.—W. J. Christie, President, Winnipeg; G. W. Allan, K.C. and Andre Gouzee, Vice-Presidents, Winnipeg; A. DeJardin, Managing Director and Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, C. R. Drayton, Toronto. Suits by or against the Company may be brought in the name of the shares held by them.

2. *The Company was incorporated* by special Act of the Parliament of Canada. 3-4 George V, cap. 68, 1913.

3. *The members are related* as shareholders of an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$66,475.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Certificate of Registry No. 4300.

Directors.—W. R. Corson, Hartford, Conn.; H. N. Roberts, Toronto; Charles S. Blake, Hartford, Conn; James R. L. Starr, Toronto; Ralph R. Corson, Toronto.

Officers.—H. N. Roberts, President; J. R. L. Starr, K.C., Vice-President, Toronto; James F. Bryne, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 38 Vict., chap. 95, an Act to incorporate the Canadian Steam Users' Insurance Association; 45 Vict., chap. 102, an Act to amend the Act incorporating the Canadian Steam Users' Association; 52 Vict., chap. 97, an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada; 55 Vict., chap. 68, an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$97,147, held by the Receiver-General of Canada.

THE BRITISH AMERICA ASSURANCE COMPANY.

Certificate of Registry No. 4515.

Directors and Officers.

Directors.—E. Hay, Toronto; John Hoskin, K.C., LL.D., Toronto; Col. Sir H. M. Pellatt, C.V.O., Toronto; R. Bickerdike, Montreal; D. B. Hanna, Toronto; Sir John Aird, Toronto; Geo. A. Morrow, Toronto; Lt.-Col. Frederick Nicholls, Toronto; Alfred Cooper, London, Eng.; E. R. Wood, Toronto; H. C. Cox, Toronto; W. B. Meikle, Toronto; Miller Lash, Toronto; John H. Fulton, New York; Lt.-Col. Henry Brock, Toronto.

Officers.—W. B. Meikle, President and General Manager, Toronto; John Hoskin, K.C., Vice-President; E. F. Garrow, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the British America Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Canada, 17th May, 1882; 45 Vict., chap. 99, an Act to amend and consolidate as amended the several Acts relating to the British America Assurance Company; 56 Vict., chap. 75 (D.).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Automobile, Hail and Inland Transportation Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$106,796, held by the Dominion Government.

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.

Certificate of Registry No. 4304.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, John Hutton Riddell, Toronto. Suits by or against the Company may be brought in the name of The British Crown Assurance Corporation, Limited.

2. *The Company, how constituted or incorporated.* The Company was incorporated under the Companies Acts of the United Kingdom of Great Britain and Ireland, 1862 to 1890, on the 26th March, 1907, by registration of Memorandum of Articles of Association dated 20th March, 1907.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Hail and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$507,440.

BRITISH COLONIAL FIRE INSURANCE COMPANY.

Certificate of Registry No. 4303.

Directors and Officers.

Directors.—Hon. Adelard Turgeon, Quebec, Que.; J. B. Morissette, Quebec; L. Leon, Patenaude, Montreal; Hon. J. E. Roberge, Quebec; I. L. Lafleur, Montreal; L. H. Desjardins, Terrebonne; D. O. E. Denault, Sherbrooke; Nap. Drouin, Quebec; Eusebe

Huard, Lambton, Que.; J. Spycket, Paris, France; Michel Propper, Paris, France; Vte. de Jessaint, Paris France; Lauzarche d'Azay, Paris, France; Dupont Descat, Paris, France.

Officers.—I. L. Lafleur, President, Montreal, Quebec; J. B. Morissette, Vice-President, Quebec; Theodore Menuier, Manager and Secretary, Montreal.

1. Head Office, Montreal, Quebec. Chief Agent and Attorney for Ontario, Gavin Browne, Jr., Toronto. Suits by or against the Company may be brought in the name of the British Colonial Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 8-9 Edward VII, chap. 52; 2 George V, chap. 68; Canada, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$55,870, held by the Minister of Finance.

BRITISH GENERAL INSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4306.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Edward Percy Beatty, Toronto. Suits by or against the Company may be brought in the name of the British General Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed. The Company was incorporated January 7th, 1904, under the Companies Act, Great Britain, 1862 to 1900.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on 31st day of March, 1922, to transact Fire Insurance.

5 *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$89,547.

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

Certificate of Registry No. 4307.

Directors and Officers.

Directors.—Hon. Edward Brown, Winnipeg, Man.; J. H. Riddell, Toronto; D. C. Macarow, Montreal; Sir Edward M. Mountain, London, Eng.; A. G. Mackenzie, London, Eng.; S. A. Bennett, London, Eng.; J. Douglas Watson, London, Eng.; E. C. G. Johnson, Toronto; H. T. Fairley, Toronto.

Officers.—Hon. Edward Brown, President, Winnipeg; J. H. Riddell, Vice-President and Managing Director, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the British Northwestern Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Parliament of Canada, 9-10 Edward VII, chap 70, 1910; Canada, (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$59,505, held by the Dominion Government.

BRITISH TRADERS INSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4308.

1. Head Office, Victoria, in the Colony of Hong Kong. Chief Agent and Attorney for Ontario, H. L. Underwood, Toronto, Ont. Suits by or against the Company may be brought in the name of the British Traders Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in 1865 in accordance with the laws of the Colony of Hong Kong. Canada, 1917, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Hail and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows; Deposit accepted at \$313,170, held by the Department of Insurance, Ottawa.

CALEDONIAN-AMERICAN INSURANCE COMPANY.

Certificate of Registry No. 4309.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Bryce B. Hunter, Toronto. Suits by or against the Company may be brought in the name of the Caledonian-American Insurance Company.

2. The Company was incorporated in the State of New York, on 24th December, 1897, in accordance with article 3 of chapter 690, laws 1892.

3. *The members are related* as shareholders of an incorporated joint stock company. The liability of the members is *nil* as the capital stock \$200,000 is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,000, held by the Minister of Finance.

CALEDONIAN INSURANCE COMPANY.

Certificate of Registry No. 4310.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, George Harold Muntz, Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company,

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap. 45, an Act for incorporating the Caledonian Insurance Company, 1880; chap. 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company; 1892, 55-6 Vict., c. 7, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE.—The clause above referred to is as follows: It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands rising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, on his or her share or shares in the capital of the said Company at the time the claim shall rise.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance .

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$472,878 held by the Minister of Finance of the Dominion of Canada.

CALIFORNIA INSURANCE COMPANY.

Certificate of Registry No. 4311.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, Wm. MacNachtan Hargraft, Toronto. Suits by or against the Company may be brought in the name of the California Insurance Company.

2. The Company was incorporated August 3rd, 1864, under the provisions of an Act entitled "An Act to Provide for the Incorporation of Mutual Insurance Companies," (1851).

3. *The members are related* as shareholders of a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance .

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of of \$61,283, held by the Department of Insurance, Ottawa.

THE CANADA ACCIDENT AND FIRE ASSURANCE COMPANY.

Certificate of Registry No. 4312,

Directors and Officers.

Directors.—Hon. N. Curry, Montreal; S. H. Ewing, Montreal; T. H. Hudson, Montreal; C. H. Godfrey, Montreal; W. S. Jopling, Montreal.

Officers.—S. H. Ewing, President, Montreal; C. H. Godfrey, Vice-President, Manager and Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. H. C. Proctor, Toronto. Suits by or against the Company may be brought in the name of the Canada Accident and Fire Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now so declared, defined, limited or governed are the following: Dominion of Canada, 1887, 50-51 Vict., chap. 106, an Act to incorporate the Canada Accident Assurance Company. See also statutes of Canada, 1899, 62-3 Vict., chap. 98.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Accident, Automobile, Sickness, Plate Glass, Burglary, and Guarantee Insurance,

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$158,020, held by the Dominion Government.

CANADA LIFE ASSURANCE COMPANY.

Certificate of Registry No. 4313.

Directors and Officers.

Directors.—Herbert C. Cox, Toronto; Adam Brown, Hamilton; E. R. Wood, Toronto; Kenneth McKenzie, Winnipeg; J. H. Plummer, Toronto; Leighton McCarthy, K.C., Toronto; Robert Bickerdike, M.P., Montreal; Hon. J. A. Lougheed, Calgary,

Alta.; Brigadier-Gen. the Hon. Sir John M. Gibson, K.C.M.G., Hamilton; H. A. Richardson, Toronto; Robert Stuart, Chicago, Ill.; F. Le M. Grasset, M.D., Toronto; Dr. John Hoskin, K.C., Toronto; William B. Meikle, Toronto; Rt. Hon. Sir Thos. White, Toronto.

Officers.—Herbert C. Cox, President and Manager, Toronto; E. R. Wood, Vice-President, Toronto; H. C. Scadding, Medical Director, Toronto; C. R. Acres, Secretary, Toronto; E. M. Saunders, Treasurer, Toronto; W. A. P. Wood, Actuary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 12 Vict., chap. 168, an Act to incorporate the Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, an Act to amend the Act incorporating the Canada Life Assurance Company; 56 Vict., chap. 76; Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,231 held by the Government of Canada.

Recent legislation respecting the Canada Life Assurance Company was noted in the report of 1893; see also statutes of Canada, 1899, 62-3 Vict., chap. 99; 1909 (D), chap. 104, assented to 19th May, 1909.

CANADA NATIONAL FIRE INSURANCE COMPANY.

Certificate of Registry No. 4314.

Directors and Officers.

Directors.—J. H. G. Russell, Winnipeg; Franklin H. Alexander, Winnipeg; William T. Alexander, Winnipeg; Lt.-Col. Daniel E. Sprague, Winnipeg; W. J. Boyd, Winnipeg; E. L. Taylor, K.C., Winnipeg; S. D. Lazier, Toronto; F. N. Drake, Regina, Sask.; Andrew Gray, Victoria, B.C.; Thos. S. McPherson, Victoria, B.C.; Dr. A. D. Carscallen, Winnipeg; Hon. A. C. Rutherford, K.C., Edmonton, Alta.

Officers.—J. H. G. Russell, President; F. H. Alexander, Vice-President; W. J. Boyd, Vice-President; William T. Alexander, Managing Director, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, William Henry George, Toronto. Suits by or against the Company may be brought in the name of The Canada National Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, Special Act, chap. 60, 8-9 Edward VII, 1909; 1 George V, 1910-11.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount unpaid upon the shares them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance .

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,691, held by the Superintendent of Insurance, Ottawa.

CANADA SECURITY ASSURANCE COMPANY.

Certificate or Registry No. 4315.

Directors and Officers.

Directors.—J. B. Laidlaw, Toronto; Sir James Lougheed, Calgary; Eugene Coste, Calgary; Henry F. Gooderham, Toronto; G. B. Patterson, Ottawa; Sir Jas. W. Woods, Toronto; E. M. Whitley, Winnipeg; A. H. Rodgers, Toronto.

Officers.—J. B. Laidlaw, President and Manager, Toronto; Sir James Lougheed, Vice-President, Calgary; A. H. Rodgers, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Canada Security Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated by special Act of the Parliament of Canada, 10-11, Geo. V. c. 85. 1920.

3. *The members are related* as shareholders of an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Hail and Automobile Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$115,200, held by the Receiver-General, Ottawa.

CANADIAN FIRE INSURANCE COMPANY.

Certificate of Registry No. 4316.

Directors and Officers.

Directors.—J. H. Ashdown, Winnipeg; R. T. Riley, Winnipeg; R. T. Campbell, Winnipeg; G. R. Crowe, Winnipeg; John Galt, Winnipeg; Sir J. A. M. Aiken, K.C., Winnipeg; G. V. Hastings, Winnipeg.

Officers.—James H. Ashdown, President, Winnipeg; R. T. Riley, Vice-President and Managing Director, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, F. N. Boyd, Toronto. Suits by or against the Company may be brought in the name of The Canadian Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: 60-1 Vict., chap. 76; Canada, 1917, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Automobile Insurance, also Guarantee, Burglary, Explosion, Hail, Live Stock and Tornado Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at \$87,983.

CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

Certificate of Registry No. 4317.

Advisory Committee.—W. E. Bigwood, Byng Inlet; Duncan McLaren, Toronto; Arthur H. Campbell, Montreal, Quebec; W. Gerard Power, St. Pacome, Quebec.

Officers.—Edgar D. Hardy, Manager, Ottawa.

1. Head Office, Ottawa. Suits by or against the Company may be brought in the name of the Canadian Lumbermen's Insurance Exchange.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Dominion Insurance Act, chap. 29, 1917.

3. The Company is authorized by license, issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance among its members, restricted to risks on property, situated in the Provinces of Ontario and Quebec.

4. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$20,000 held by the Government of Canada.

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Certificate of Registry No. 4399.

Officers.—Clair Jarvis, Head Consul Commander, London, Ont.; S. F. Miller, Head Advisor Lieutenant, Brantford; P. C. Hooper, Head Clerk, London; J. H. Saunders, Head Banker, London; Dr. J. B. Gamble, Head Physician, Brantford; A. Graham, Head Watchman, Peterboro, Ont.; E. Henderson, Head Escort, Niagara Falls; R. J. Buckingham, Head Sentry, Winnipeg; E. Hilton, Strathroy; Wm. Meen, Toronto, and John Manning, London, Members of the Board of Managers.

1. Head Office, London, Ont. P. C. Hooper, Head Clerk. Suits by or against the Society may be brought in the name of The Canadian Order of the Woodmen of the World.

2. *Society, how constituted or incorporated.*—The Society was incorporated on the 1st of April, 1893, by Special Act of the Dominion Parliament, in the 56th year of Her late Majesty's reign, being Chapter 92.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined limited or governed are the following: Parliament of Canada, 1893. 56 Vict., chap. 92; Canada (1917), chap. 29, The Insurance Act, 9-10 George V, chap. 57.

4. *The members are related as members of a fraternal benefit society.*

5. The Company is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life and Sickness Insurance to the extent authorized by the Order's Act of Incorporation, Constitution and Laws.

6. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$12,683.

CANADIAN SURETY COMPANY.

Certificate of Registry No. 4534.

Directors and Officers.

Directors.—F. W. Lafrentz, New York; T. Bradshaw, Toronto; R. R. Brown, New York; A. J. Brown, K.C., Montreal; Sir George Burn, Ottawa; F. J. Parry, New York; Henry C. Willcox, New York; F. G. Osler, Toronto; W. H. Matthews, Toronto; W. H. Hall, Toronto.

Officers.— F. W. Lafrentz, President; Sir George Burn and T. Bradshaw, F.I.A., Vice-Presidents; W. H. Hall, General Manager; W. H. Burgess, Secretary.

1. Head Office of the Company, Toronto, Ont. Suits by or against the Company may be brought in the name of the Canadian Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1-2 George V, chap. 60, also the Canada Insurance Act, Chap. 29 (1917).

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Automobile, Burglary, Guarantee, Plate Glass and Insurance of Automobiles against Fire, Forgery limited to insurance against loss from forgery of grain elevator tickets, and insurance against loss or damage by robbery.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$170,282, held by the Receiver-General of Canada.

CAPITAL LIFE ASSURANCE COMPANY OF CANADA.

Certificate of Registry No. 4318.

Directors and Officers.

Directors.—R. P. Gough, Toronto; Dr. N. A. Dussault, Quebec, P.Q.; A. E. Corrigan, Ottawa, Ont.; C. A. McCool, Pembroke, Ont.; W. H. McAuliffe, Ottawa, Ont.; L. N. Poulin, Ottawa, Ont.; J. J. Lyons, Ottawa, Ont.; A. A. Fournier, Ottawa; Hugh Doheny, Montreal; Lieut.-Col L. T. Martin, Renfrew; Lieut.-Col. D. R. Street, Ottawa.

Officers.—J. J. Lyons, President; L. N. Poulin and Lt.-Col. L. T. Martin, Vice-Presidents; A. E. Corrigan, Managing Director; E. M. McNiece, Secretary.

1. Head Office, Ottawa, Ont. Suits by or against the Company may be brought in the name of the Capital Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, Special Act, 1-2 George V. chap. 62; Canada, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,016, held by the Receiver-General.

CAR AND GENERAL INSURANCE CORPORATION, LIMITED.

Certificate of Registry No. 4319.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, John Wilson, Toronto. Suit by or against the Company may be brought in the name of the Car and General Insurance Corporation, Limited.

3. *The members are related* as shareholders in an incorporated joint stock company of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in the year 1903, by Articles of Association, under the laws of Great Britain and Ireland. Canada, 1917, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Accident, Automobile, Hail and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$315,097, held by the Receiver-General of Canada.

THE CASUALTY COMPANY OF CANADA.

Certificate of Registry No. 4320.

Directors and Officers.

Directors.—L. H. Eastmure, Toronto; A. E. Matthews, Toronto; Charles S. Blackwell, Toronto; Allan E. Renfrew, Toronto; Hon. Thomas Crawford, Toronto; Walter J. Keens, Toronto; Arthur Wyburn Eastmure, Toronto; Walter W. Cumming, Toronto; Arthur G. Strathy, Toronto.

Officers.—Charles S. Blackwell, President; Arthur Wyburn Eastmure, Managing Director, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the Casualty Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1-2 George V, chap. 63, 1911; 2-4 George V, chap. 100, 1913; 5 George V, chap. 62; The Insurance Act, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the shareholders is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Automobile and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$42,812. held by the Dominion Government.

CATHOLIC ORDER OF FORESTERS.

Certificate of Registry No. 4578.

1. Head Office, Chicago, Illinois. Chief Agent and Attorney for Ontario, Michael F. Mogan, Toronto. Suits by or against the Society may be brought in the name of the Catholic Order of Foresters.

2. The Society was incorporated by Special Charter from the State of Illinois, on May 24th, 1883, and is now licensed under sections 106 and 108 of The Canada Insurance Act, 1917, as amended by chapter 57, Statutes of Canada, 1919.

3. *The members are related as members of a fraternal benefit society.*

4. The Society is now authorized by license issued by the Dominion of Canada bearing date the 31st of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$10,090.

CAXTON INSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4513.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Henry Capithorne Carson, Toronto. Suits by or against the Company may be brought in the name of the Caxton Insurance Company, Limited.

2. The Company was incorporated in the year 1907 by Articles of Association under the laws of England. Amendments to the said Articles of Association have been made as follows: 4th November, 1907; 22nd of August, 1916; 15th April, 1920, and 1st July, 1920.

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3. *The members are related as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining upon the shares held by them.*

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$77,706, held by the Receiver-General of Canada.

CENTURY INSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4544.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught. Suits by or against the Company may be brought in the name of the Century Insurance Company, Limited.

2. *The legislative enactments by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:* The Company was incorporated in 1885, under the Companies Acts, 1862, 1883, United Kingdom; The Insurance Act, Canada, 1917, chapter 29.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$179,065, held by the Department of Finance.

COLUMBIA INSURANCE COMPANY.

Certificate of Registry No. 4322.

1. Head Office, Jersey City, New Jersey. Chief Agent and Attorney for Ontario, G. Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Columbia Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in 1901 under the general laws of the State of New Jersey, New Jersey, 1875, an Act to provide for the incorporation and regulation of Insurance Companies; New Jersey, 1902, chap. 134; Canada Insurance Act, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Inland Transportation and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$97,373, held by the Receiver-General.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Certificate of Registry No. 4380.

Directors and Officers.

Directors.—S. R. Wickett, Toronto; John Burns, Toronto; Robert Forbes, Toronto; S. M. Sterling, A. J. Tipping, C. S. Parsons, R. Maxwell, L. R. Arnett, Toronto; W. J. Sykes, Toronto; E. Fielding, Toronto; John Curtis, Toronto.

Officers.—Chas. S. Parsons, President, Toronto; S. M. Sterling, Vice-President, Toronto; R. Ivens, General Manager and Secretary, Toronto; S. Wickett, Treasurer, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Society may be brought in the name of The Commerical Travellers' Mutual Benefit Society .

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R.S.O. 1914, chap. 183; Ontario, 1888, chap. 26; Ontario, 1890, chap. 39; Canada (1917) chap. 29, The Insurance Act, 9-10 George V, chap. 57.

3. *The members are related* as members of a fraternal benefit society.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Certificate of Registry No. 4323.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Geo. Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Assurance Company. (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: *Public General Acts of the United Kingdom* 25 and 26 Vict., chap. 89, The Companies Act, 1862; 27 Vict., chap. 19, The Companies Seal Act, 1864; 30 and 31 Vict., chap. 131, The Companies Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies Arrangement Act, 1870; 40 and 41 Vict., chap. 26, The Companies Act, 1877; 42 and 43 Vict., chap. 6, The Companies Act, 1879; 43 Vict., chap. 10, The Companies Act, 1880; 46 and 47 Vict., chap. 25, The Companies Act, 1883; 46 and 47 Vict., chap. 30, The Companies (Colonial Registers) Act, 1882; 49 Vict., chap. 33, The Companies Act, 1886; 53 and 54 Vict., chap. 93, The Companies (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding Up Act, 1890; *Private Acts*: 45-50 Vict., chap. 75 (Vesting of Securities and Property in Trustees, etc.); 53-54 Vict., c. 172 (Extension of Objects).

3. *The members are related* as shareholders in an incorporated joint stock company the capital of which is £2,950,000. The liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Life Insurance. The Company is also registered under The

Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,480,737, being \$97,431 Life A, \$149,931 Life B, and \$1,233,375 Fire.

COMPAGNIE D'ASSURANCES GENERALES CONTRE L'INCENDIE.

(General Fire Insurance Company), of Paris, France.

Certificate of Registry No. 4416.

1. Head Office, Paris, France. Chief Agent and attorney for Ontario, Wm. Johnstone, Toronto, Ont. Suits by or against the Company may be brought in the name of the Compagnie D'Assurances Generales Contre L'Incendie.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Government Ordinance of France, 1819; Government decrees, 1848 and 1893; also Canada, chap. 29 (1917), The Insurance Act.

3. *The members are related*, as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows; Deposit accepted at \$248,211 held by the Government of Canada.

CONFEDERATION LIFE ASSOCIATION.

Certificate of Registry No. 4324.

Directors and Officers.

Directors.—J. K. Macdonald, Toronto; John Macdonald, Toronto; Joseph Henderson, Toronto; Col. A. E. Gooderham, Toronto; Thos. J. Clark, Toronto; Lt.-Col. J. F. Michie, Toronto; Lt.-Col. Frederic Nicholls, Toronto; Peleg Howland, Toronto; John Firstbrook, Toronto; James E. Ganong, Toronto; Wimlot L. Matthews, Toronto; B. B. Cronyn, Toronto.

Officers.—J. K. Macdonald, President, Toronto; Col. A. E. Gooderman, Vice-President, Toronto; Joseph Henderson, Vice-President, Toronto; Chas. S. Macdonald, General Manager, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Confederation Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada 34 Vict., 1871, chap. 54, an Act to incorporate the Confederation Life Association; 37 Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life Association; 42 Vict., 1879, chap. 72; an Act to amend the Act of Incorporation of the Confederation Life Association; 53 Vict., 1890, chap. 45, an Act relating to the Confederation Life Association.

3. *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is \$1,000,000 divided into 10,000 shares of \$100 each. Ten per cent., \$100,000, has been paid. (The capital stock was originally \$500,000 and increased to \$1,000,000 under authority of Charter.) The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plan combined, certain of the members are related as policyholders and are entitled along with the shareholders to vote and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922 to transact Life Insurance.

5. *Deposited assets.*—*Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows:* Deposit \$85,367, accepted at the value of \$70,895, held by the Dominion Government.

THE CONNECTICUT FIRE INSURANCE COMPANY.

Certificate of Registry No. 4325.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Reed, Shaw and McNaught, Toronto. Suits by or against the Company may be brought in the name of the Connecticut Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly State of Connecticut, May Session, 1850, incorporation; State of Connecticut, May Session, 1875, power to increase capital to \$1,000,000; State of Connecticut, January, 1884, time of annual meeting changed; State of Connecticut, 1907 power to increase capital stock not to exceed \$3,000,000, also providing that all stock issued shall be paid for in cash at not less than par value. Resolution accepting amendment adopted by unanimous vote of stockholders present at a legally warned meeting held 3rd January, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock owned.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Hail Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$260,230, held by the Dominion of Canada.

CONTINENTAL CASUALTY COMPANY.

Certificate of Registry No. 4326.

1. Head Office, Chicago, Illinois. Chief Agent and Attorney for Ontario, James Ernest Proctor, Toronto. Suits by or against the Company may be brought in the name of the Continental Casualty Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in 1897 under the general Act of the State of Illinois, entitled An Act for the Incorporation of Insurance Companies, defining their powers and prescribing their duties (1852), under name the Continental Insurance Company of North America. In 1909 the Company was incorporated under the provisions of an Act of the State of Illinois, entitled "An Act for the incorporation of Companies and to Inspect Steam Boilers and other Vessels and Appliances and Connections" (1903), and amendments 1909. Under provisions of the said Acts its charter has been amended as to powers and capital stock. By an amendment to original charter the name was changed to Continental Casualty Company.

3. *The members are related* as shareholders of an incorporated joint stock company. There is no liability to the members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Accident, Automobile and Sickness Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows; Deposit accepted at the value of \$60,000, held by the Superintendent of Insurance, Ottawa.

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK, N.Y.

Certificate of Registry No. 4327.

1. Head Office, New York City, Chief Agent and Attorney in Ontario, Archibald Maclean Ballard, Toronto. Suits by or against the Company may be brought in the name of The Continental Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, An Act of the Legislature of the State of New York, passed April 10th, 1849; and re-incorporated as of October 7th, 1910, under Chapter 33, Laws of 1909, New York State, known as "An Act in relation to Insurance Corporations, constituting chapter 28 of the consolidated laws," known as the Insurance Law.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is nil, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Explosion, Hail, Tornado and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows; Deposit accepted at the value of \$522,040, held by the Receiver-General of Canada.

CONTINENTAL LIFE INSURANCE COMPANY.

Certificate of Registry No. 4328.

Directors and Officers.

Directors.—H. Wilberforce Aikins, B.A., M.D., M.R.C.S., Toronto; Sidney Jones, Toronto; Wm. A. Denton, Toronto; M. Rawlinson, Toronto; G. B. Woods, Toronto; E. E. Sharpe, Winnipeg, Man.; N. L. Patterson, Toronto; Richard Southam, Toronto; W. A. Medland, Toronto; J. B. Holden, Toronto; John W. Hobbs, Toronto; W. A. Dryden, Brooklyn.

Officers.—Geo. W. Woods, President, Toronto; H. Wilberforce Aikens, M.D., Toronto, First Vice-President, and Sidney Jones, Toronto, Second Vice-President; George B. Woods, Managing Director, Toronto; Charles H. Fuller, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Continental Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated October 26th, 1899, by Letters Patent (Ontario under R.S.O. 1897, chap. 203 sec. 3; 1 Ed. VII., 1901, chap. 94 (Special Act Ontario). amalgamating The Continental Life Insurance Company and the Farmers' and Traders' Life and Accident Assurance Company, Limited, as "The Continental Life Insurance Company"; 9th January, 1902, Order-in-Council, Ontario, authorizing the release of the Company's Provincial deposit under R.S.O. 1897, chap. 203, sec. 44. (See also Canada (1917), chap. 29).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows; Deposit accepted at the value of \$51,946, held by the Government of Canada.

CROWN LIFE INSURANCE COMPANY.

Certificate of Registry No. 4348.

Directors and Officers.

Directors.—G. T. Somers, Toronto; J. Gowans Kent, Toronto; Herbert M. Mowat, K.C. Toronto; Jno. F. Ellis, Toronto; Wm. Dineen, Toronto; Sir C. H. Tupper, Vancouver; R. McD. Russell, Vancouver; G. O. Somers, Montreal; D. Wood, Winnipeg.

Officers.—G. T. Somers, President, Toronto; J. Gowans Kent, Vice-President, Toronto; H. M. Mowat, Vice-President, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Crown Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 63-64 Vict., chap. 97, 1900 (Special Act); Canada (1917) chap. 29, The Insurance Act; 7-8 Edw. VII., chap. 99 (D), 1908. (See also The Ontario Insurance Act, R.S.O. 1914, chap. 183, and Act amending the same.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows; Deposit accepted at the value of \$62,690, held by the Government of Canada.

DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Certificate of Registry No. 4331.

Directors and Officers.

Directors.—Sir H. Laporte, Montreal, Que.; F. W. Evans, Montreal, Que.; F. W. Fairman, Montreal, Que.; Wm. Hanson, Montreal, Que.

Officers.—F. W. Evans, President, Montreal, Que.; Wm. Hanson, Vice-President, Montreal, Que.; Robert Welch, General Manager, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of the Dominion Gresham Guarantee and Casualty Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated by an Act of the Parliament of Canada in the fifty-sixth year of Her late Majesty's reign, and assented to on the first day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1917, chap. 29, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada; see Statutes of Canada, 1903; 7-8 Ed. VII, chap. 102, 1908; 2 Geo. V., chap. 87; 2 Geo. V, chap. 88 (1912).

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is nil, as the capital stock is fully paid up.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Accident, Automobile, Burglary, Inland Transportation, Plate Glass, Sickness and Guarantee Insurance; excluding the guaranteeing and becoming security for the due performance of any contract.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows; Deposit accepted at the value of \$115,144, held by the Treasury Department, Ottawa.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Certificate of Registry No. 4333.

Directors and Officers.

Directors.—Col. Albert E. Gooderham, Toronto; G. G. Blackstock, Toronto; C. D. Warren, Toronto; Sir Donald D. Mann, Toronto; D. C. Ross, Toronto; Geo. E. Gooderham, Toronto; C. A. Withers, Toronto.

Officers.—Col. A. E. Gooderham, President, Toronto; C. D. Warren, Vice-President, Toronto; Charles A. Withers, General Manager, Toronto; J. L. Turquand, Secretary-Treasurer.

Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Dominion of Canada Guarantee and Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51; Canada (1917), chap. 29, the Insurance Act; 1898, special Act; 1899, special Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March 1921, and expiring on the 31st day of March, 1922, to transact Fire, Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler Insurance, and Insurance against loss or damage by robbery.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$214,218, held by the Government of Canada.

THE DOMINION FIRE INSURANCE COMPANY.

Certificate of Registry No. 4330.

Directors and Officers.

Directors.—Robert F. Massie, Toronto; Philip Pocock, London; R. S. Cassels, K.C., Toronto; Dr. Emile Ostiguy, Montreal; R. J. Hutchings, Calgary; Thaddeus Walker, Walkerville; Neil W. Renwick, Toronto; Geo. J. Cuthbertson, Montreal, Que.; R. A. Brock, Toronto.

Officers.—Robert F. Massie, President and General Manager; Philip Pocock, Vice-President; Neil W. Renwick, Secretary.

1. Head Office, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 4 Edw. VII. (Dom.), chap. 73, an Act to incorporate The Dominion Fire Insurance Company; 7 Edw. VII.; see amending Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Automobile and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$113,886.

THE DOMINION LIFE ASSURANCE COMPANY.

Certificate of Registry No. 4332.

Directors and Officers.

Directors.—Thomas Hilliard, Waterloo; S. B. Bricker, Waterloo; D. Bean, Waterloo; W. Vandusen, Toronto; George D. Forbes, Hespeler; Dr. W. T. Parke, Woodstock; A. J. Andrews, K.C., Winnipeg, Man.; E. F. Seagram, Waterloo; Dr. W. L. Hilliard, Waterloo; George A. Dobbie, Galt; Ford Stanley Kumpf, Waterloo; C. W. Wells, D.D.S., Waterloo; J. H. Gundy, Toronto; Thos. Bradshaw, Toronto; H. M. Snyder, Waterloo.

Officers.—Thos. Hilliard, President, Waterloo; S. B. Bricker, Vice-President, Waterloo; Geo. D. Forbes, Vice-President, Hespeler; E. F. Seagram, Vice-President, Waterloo; Ford S. Kumpf, Managing Director, Waterloo.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of The Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1889, 52 Vict., chap. 95, an Act to incorporate the Dominion Life Assurance Company; Canada, Chap. 29, The Insurance Act, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of \$53,329, held by Receiver-General of Canada.

EAGLE, STAR AND BRITISH DOMINIONS INSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4334.

Head Office, London, Eng. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of the Eagle, Star and British Dominions Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25-26 Victoria, chap. 89, The Companies Act; and amendments to 1900; Parliament of Canada, 9-10 Edward VII, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Hail, Sprinkler Leakage and Automobile Insurance, limited to insurance against loss or damage from accident or injury, suffered by an employee or other person caused by an automobile, for which the owner is liable. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$333,233, held by the Dominion Government.

T. EATON LIFE ASSURANCE COMPANY.

Certificate of Registry No. 4445.

Directors and Officers.

Directors.—Sir John C. Eaton; R. Y. Eaton; H. McGee; J. J. Vaughan; P. S. McLean.

Officers.—Sir John C. Eaton, President; R. Y. Eaton, 1st Vice-President; H. McGee, 2nd Vice-President; J. J. Vaughan, Secretary-Treasurer; P. S. McLean, Manager and Actuary.

1. Head Office of the Company, Toronto, Ont. Suits by or against the Company may be brought in the name of the T. Eaton Assurance Company.

2. The Company was incorporated on the 11th of May, 1920, by Special Act of Parliament of Canada, 10-11 George V. chap. 90.

3. *The members are related* as shareholders in an incorporated joint stock company. Amount of capital subscribed. \$250,000, of which 40 per cent. has been paid. The liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$50,960, held by the Finance Department, at Ottawa.

THE EDINBURGH ASSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4444.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, David Thorburn Symons, Toronto. Suits by or against the Company may be brought in the name of The Edinburgh Assurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 8 and 9 Vict., chap. 76; 21 Vict., chap. 3. Incorporated as a Limited Company Feb. 17th, 1919, under Companies Acts 1908-1917, Ontario, C. 157, 1920.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000, in 5,000 shares of £100 each, of which capital £100,000 or £20 per share has been paid up and £400,000 remains uncalled. By a recent

resolution of the proprietors a sum of £25,000 was transferred to the paid-up capital, increasing the same to £100,000 as above mentioned, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

4. The Company is now collecting premiums and paying claims in Canada in virtue of the Insurance Act (Canada), chap. 29.

5. *Deposited assets.*—The Company has on deposit with the Receiver-General of Canada, accepted at \$58,157, as special security for the policyholders in Canada.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Certificate of Registry No. 6482.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Charles W. I. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Employers' Liability Assurance Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1862, The Companies Act; chap. 104, Joint Stock Companies Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890 chap. 62; 1890, chap. 63; Companies Acts, Public Acts still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Accident, Burglary, Explosion, Guarantee, Hail, Sickness, Steam Boiler, Automobile and insurance against loss or damage by robbery.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,571,958.

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Certificate of Registry No. 4461.

1. Head Office, Providence, Rhode Island. Chief Agent and Attorney for Ontario, Thomas Minton, Toronto. Suits by or against the Company may be brought in the name of the Equitable Fire and Marine Insurance Company

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Acts of the State of Rhode Island, 1859, 1873, 1880, 1881 and 1906. Canada Insurance Act, chap. 29 (1917).

3. *The members are related as shareholders in an incorporated joint stock company, and the liability of its members is nil, as the stock is fully paid up.*

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Explosion and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$133,970, held by the Dominion of Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Certificate of Registry No. 4582.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, M. J. F. Bowman, Toronto. Suits by or against the Company may be brought in the name of the Equitable Life Assurance Society of the United States.

2. *The legislature enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: An Act to provide for the incorporation of Life and Health Insurance Companies and in relation to agencies of such companies, passed June 24th, 1853.

3. *Members, how related.*—Under the charter of the Society it is a mutual company, and all the profits are distributed among the policyholders. Under the laws of New York State when the Society was incorporated, Life Insurance Companies were required to have a cash capital of \$100,000. Dividends on said capital are limited to 7 per cent. per annum.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance as a discontinuing company.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: (A) is applicable solely to policies existing 31st March, 1878: (B) to policies issued subsequently: Deposit accepted at the value of \$6,279,734, being \$100,000 (A) and \$6,179,734 (B). Also \$828,000 in the hands of Canadian Trustees under the Insurance Act.

ESSEX AND SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED.

Certificate of Registry No. 4506.

Head Office, Colchester, England. Chief Agent and Attorney for Ontario, Douglas Gooderham Ross, Toronto. Suits by or against the Company may be brought in the name of the Essex and Suffolk Equitable Insurance Society, Limited.

2. The Company was constituted by deeds of settlement, dated respectively 28th day of March, 1804 and 1st day of December, 1807, and incorporated under the Companies Acts 1862 to 1900 as a limited company.

3. The Company has a share capital divided into 60,000 shares of £10 each, of which 56,000 is subscribed. The paid-up capital being £56,000, and the uncalled capital £504,000. The liability of the members is limited to the uncalled capital amounting to £90 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,232, held by the Receiver-General.

EXCELSIOR LIFE INSURANCE COMPANY.

Certificate of Registry No. 4446.

Directors and Officers.

Directors.—David Faskin, K.C., Toronto; Hon. J. L. Perron, Montreal; George E. Weir, Dresden; Alex. Faskin, B.A., Toronto; Jos. Wright, Toronto; W. H. Gooderham, Toronto; J. H. Black, Toronto; George Gordon, North Bay; George R. Warwick, Toronto; J. C. Waugh, Winnipeg; Anthony M. Rankin, Collin Bay; Jas. L. Ross, Toronto.

Officers.—David Faskin, K.C., President, Toronto; Alex. Faskin, Toronto, 1st Vice-President; Jos. Wright, Toronto, 2nd Vice-President; J. H. Black, Managing-Director, Toronto; T. A. Dark, Asst. Manager and Actuary, Toronto; Charles P. Muckle, Secretary-Treasurer, Toronto; W. F. Smith, Supt. of Agencies, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Excelsior Life Insurance Company.

2. *The legislative enactments* by which the powers duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1889, Aug. 7—Incorporated by Charter (Ontario) issued under R.S.O. 1887, chap. 167, sec. 4, with the name of "The Protestant Life Insurance Company of Ontario, Limited," (Liber 123, No. 7, Office of Provincial Registrar); 1889, December 11—Order-in-Council, changing corporate name from "The Protestant Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company of Ontario, Limited"; 1899, December 19th—Order-in-Council, Ontario, changing corporate name from "The Excelsior Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company"; 1900, June 6th—Order-in-Council, Ontario, authorizing the release of the Company's Provincial Deposit under R.S.O. 1897, chap. 203, sec. 44; Canada (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$53,428, held by the Government of Canada.

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Certificate of Registry No. 4583.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Reed, Snaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of The Fidelity and Casualty Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1865, chap. 328; an Act to amend Chapter 463 of 1853, for the incorporation of Life and Health Insurance.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance and insurance against loss or damage by robbery.

Deposited assets.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$280,519, held by the Receiver-General of Canada.

FIDELITY PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Certificate of Registry No. 4542.

1. Head Office, New York. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Fidelity Phenix Fire Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company, are now declared, defined, limited, or governed are the following: State of New York, 1882, chap. 690, an Act in relation to Insurance Corporations constituting chap. 38 of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them the whole amount of the shares being, however (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Explosion, (Hall, Tornado and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$480,372.

THE FIRE INSURANCE COMPANY OF CANADA.

Certificate of Registry No. 4530.

Directors and Officers.

Directors.—Hon. R. Dandurand, Montreal; Hon. Beaubien, Montreal; J. M. Fortier, Montreal; C. M. Hart, Montreal; N. Lavoie, Quebec; Hon. R. Lemieux, K.C., Montreal; D. Raymond, Montreal; Capt. Wm. Robinson, Winnipeg; W. G. Ross, LL.D., Montreal; Jas. Auld, Winnipeg; J. E. Clement, Montreal.

Officers.—Hon. R. Dandurand, K.C. President, Montreal; J. E. Clement, Vice-President and Managing Director, Montreal.

1. Head Office, Montreal. Chief Agent and Attorney for Ontario, Herbert Begg, Toronto. Suits by or against the Company may be brought in the name of the Fire Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: The Company was incorporated by special Act of the Dominion of Canada. 6-7 George V, chapter 53; see also 8-9 George V, chapter 65; 9-10 George V, chapter 96. Canada Insurance Act 1917, chapter 29.

3. *The members are related* as shareholders of an incorporated joint stock company of which \$484,000 has been subscribed and \$191,520 paid. The liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$100,000.

FIREMAN'S FUND INSURANCE COMPANY.

Certificate of Registry No. 4448.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, G. Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Legislature of California, 1872, Civil Code of California. Public Act still in force.

3. *The members are related*, as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person. The Company is also registered under the Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$266,910, held by the Finance Department, Ottawa.

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY.

Certificate of Registry No. 4546.

1. Head Office, Newark, New Jersey. Chief Agent and Attorney for Ontario, Douglas K. Ridout, Toronto, Ont. Suits may be brought by or against the Company in the name of the Firemen's Insurance Company of Newark, New Jersey.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Acts of the State of New Jersey, 1857, 1863, 1874, 1875 and 1877, chap. 18, Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability is limited to the amount of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$109,285, held by the Treasury Board of the Dominion of Canada.

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Certificate of Registry No. 4356.

Directors and Officers.

Directors.—F. Morie-Miller, Perth, Scotland; J. A. McIntosh, Toronto; Thos. H. Hall, Toronto; Rt. Hon. Lord Morris, P.C., K.C.M.G., K.C., London, Eng.; Edward Hay,

Toronto; Lt.-Col. J. F. Michie, Toronto; Frederick Richardson, Philadelphia, Pa.

Officers.—Edward Hay, President; Lt.-Col. J. F. Michie, Vice-President; Thos. H. Hall Managing Director, G. J. Malcom, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The General Accident Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and the Insurance Act of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Accident, Automobile, Guarantee, Hail, Sickness, Burglary and Steam Boiler Insurance, also Insurance against Loss or Damage by Robbery.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$249,565, held by the Receiver-General of Canada.

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

Certificate of Registry No. 4362.

Canadian Directors.

Officers.—Peleg Howland, Chairman, Canadian Advisory Board, Toronto; Thomas H. Hall, Manager for Canada, Toronto.

1. Head Office, Perth, Scotland. Chief Agent and Attorney for Ontario, Thomas H. Hall, Toronto. Suits by or against the Company may be brought in the name of the General Accident, Fire and Life Assurance Corporation, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Great Britain and Ireland, The Companies' Acts, 1862-1890. See also Canada (1917), chap. 29, and R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1923, to transact Fire, Hail and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$556,762.

GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

Certificate of Registry No.4361.

Directors and Officers.

Directors.—Robert Ness, Howick, Que.; J. N. A. Perrault, Montreal; Dr. D. G  n  reux, Montreal; L. P. Berard, K.C., Montreal; J. N. A. Perrault, Montreal; N. Rochon, Montreal; A. Champagne, Montreal.

Officers.—Robert Ness, President, Howick, Que.; L. P. Berard, K.C., Vice-President, Montreal; Nap. Rochon, 2nd Vice-President; R. A. Leduc, Manager, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, J. A. Caesar, Toronto. Suits by or against the Company may be brought in the name of the General Animals Insurance Company of Canada.

2. *Company, how constituted or incorporated.*—The Company was incorporated by Special Act of Parliament of Canada, 6-7 Edward VII, chap. 87, assented to on the twenty-seventh day of April, 1907.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, The Insurance Act, 1917, and the Act of Incorporation, 6-7 Edward VII, chap. 87.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Automobile, Live Stock and Plate Glass Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,145, held by the Treasury Department, Ottawa.

THE GIRARD FIRE & MARINE INSURANCE COMPANY

Certificate of Registry No. 4549.

1. Head Office, Philadelphia. Chief Agent and Attorney for Ontario, Reginald C. Powell, Port Arthur. Suits by or against the Company may be brought in the name of the Girard Fire and Marine Insurance Company.

2. The Company was incorporated in 25th March, 1853, by Special Act of the Legislature of the State of Pennsylvania, U.S.A.

3. *The members are related* as shareholders in an incorporated joint stock company, having a fully paid up capital stock of \$500,000, divided into 5,000 shares of a par value at each \$100. The liability of the members is *nil*, as the capital stock is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$55,000.

GLENS FALLS INSURANCE COMPANY.

Certificate of Registry No. 4512.

1. Head Office, Glens Falls, New York. Chief Agent and Attorney for Ontario, Sydney C. R. Crocker, Toronto. Suits by or against the Company may be brought in the name of the Glens Falls Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was originally organized in 1850 as the Dividend Mutual Insurance Company, and reorganized 30th April, 1864, as a stock company under its present name, all according to the laws of New York State. Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, There is no liability of members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Automobile, Explosion, Hail, Inland Transportation, Sprinkler Leakage and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$379,261, held by the Department of Finance.

THE GLOBE INDEMNITY COMPANY OF CANADA.

Certificate of Registry No. 4558.

Directors and Officers.

Directors—J. Gardner Thompson, Montreal; Hugh Lewis, Liverpool, Eng.; Sir Alex. Lacoste, Montreal; M. Chevalier, Montreal; Lewis Laing, Montreal; Sir Fredericq Williams-Taylor, Montreal; W. Molson Macpherson, Montreal, Que.; Jas. Carruthers, Montreal, Que.; A. D. Reid, New York.

Officers.—J. Gardner Thompson, President, Montreal; Lewis Laing, Vice-President, Montreal; R. E. Patterson, General Manager and Secretary, Montreal.

1. Head Office, Montreal. Chief Agent and Attorney for Ontario, J. D. Simpson, Toronto. Suits by or against the Company may be brought in the name of The Globe Indemnity Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 118, 1894, Vict., 57 and 58, an Act to incorporate the Canadian Railway Accident Insurance Company; Canada (1917), chap. 29, the Insurance Act; see Statutes of Canada, 1899, 62-3 Vict., chap. 106. See also Statutes of Canada, 1914.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922.

to transact Fire, Accident, Sickness, Burglary, Automobile, Guarantee, Forgery and Inland Transportation Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$206,347, held by the Government of Canada.

GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

Certificate of Registry No. 4492.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Ernest L. McLean, Toronto. Suits by or against the Company may be brought in the name of the Globe and Rutgers Fire Insurance Company.

2. The Company was organized by merger between the Globe Fire Insurance Company and the Rutgers Fire Insurance Company, 9th February, 1899.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined or governed are the following: New York, 1853, an Act to provide for the Incorporation of Insurance Companies. 1892, an Act in relation to Insurance Corporations and amendments. Canada, 1917, chap. 29, The Insurance Act.

4. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922 to transact Fire, Inland Transportation, Automobile Insurance (excluding insurance against loss by reason of bodily injury to the person), and Explosion Insurance (as limited by Company's charter). The Company is also registered under the Ontario Insurance Act to transact Ocean Marine Insurance.

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as a special security for the policyholders therein as follows: Deposit accepted at the value of \$795,276, held by the Receiver-General.

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

Certificate of Registry No. 4571.

Directors and Officers.

Directors.—F. J. Curran, Montreal, Que.; W. J. Sutherland, Smith's Falls, Ont.; J. E. H. Howison, Kingston, Ont.; W. E. Farrell, Fredericton, N.B.; W. E. R. Stock, Toronto, Ont.; Geo. S. Cuvillier, Montreal, Que.

Officers.—F. J. Curran, President, Montreal; W. J. Sutherland, Vice-President, Smith's Falls, Ont.; J. E. H. Howison, Secretary, Kingston, Ont.; W. J. McKee, Grand Treasurer, Windsor; C. J. Foy, Grand Solicitor, Perth; B. A. Conroy, M.L.A., Grand Supervising Medical Examiner, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario Francis Boland, Toronto. Suits by or against the Society may be brought in the name of the Grand Council of the Catholic Mutual Benefit Association of Canada.

2. *The members are related as members of a fraternal benefit society.*

3. The Society was transferred from the Friendly Society to the Insurance Company Register from the 25th April, 1896, and is now authorized to transact Life and Sickness Insurance to the extent authorized by the Association's Act of Incorporation, Constitution and Laws. See special Act, 56 Vict., chap. 90 (D); 4-5 Edward VII, chap. 77 (D); Canada, 1917, chap. 29, The Insurance Act, as amended by 9-10 George V, chap. 57. See also special Act (D), 1914.

4. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value

GREAT AMERICAN INSURANCE COMPANY.

Certificate of Registry No. 4364.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 466, 1853, an Act to provide for the incorporation of Fire Insurance Companies; New York, chap. 690, 1892, an Act in relation to Insurance Corporations.

3. *The members are related* as shareholders in an incorporated joint stock company, the capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Explosion, Hail, Sprinkler Leakage, Tornado, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$527,149.

THE GREAT WEST LIFE ASSURANCE COMPANY.

Certificate of Registry No. 4483.

Directors and Officers.

Directors:—Alexander Macdonald, Winnipeg; A. C. Flumerfelt, Victoria, B.C.; Geo. W. Allan; Geo. R. Crowe, Winnipeg; R. T. Riley, Winnipeg; Andrew Kelly, Winnipeg; Sir D. H. McMillan, Winnipeg; Geo. F. Galt, Winnipeg; F. Nation, Victoria, B.C.;

W. H. Cross, Winnipeg; M. F. Christie, Winnipeg.

Officers:—Alexander Macdonald, President, Winnipeg; Geo. F. Galt, Winnipeg; R. T. Riley and A. M. Nanton, Vice-Presidents, Winnipeg; C. C. Ferguson, General Manager, Winnipeg; A. Jardin, Secretary, Winnipeg; F. G. McCharles, Actuary, Winnipeg; A. J. D. Morgan, Comptroller, Winnipeg.

1. Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 54-55 Vict., chap. 15 (D.), an Act to incorporate The Great West Life Assurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value \$50,970.

GRESHAM LIFE ASSURANCE SOCIETY, LIMITED.

Certificate of Registry No. 4417.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alan Kenneth Macdougall, Toronto. Suits by or against the Company may be brought in the name of the Gresham Life Assurance Society, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: The Company was registered as a Company with unlimited liability in 1862, under the Companies' Act, United Kingdom, 25-26, Victoria, chap. 89 (1862), and in 1893 it was registered as a company with limited liability; Dominion of Canada (1917), chap 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$443,111, held by the Treasury Board, Ottawa.

THE GUARANTEE COMPANY OF NORTH AMERICA.

Certificate of Registry No. 4363.

Directors and Officers.

Directors.—J. B. Forgan, Chicago; H. E. Rawlings, Montreal; Hon E. C. Smith, St. Albans, Vt.; P. Stockton, Boston; Sir Vincent Meredith, Montreal; John Macdonald, Toronto; W. McMaster, Montreal; Thos. DeWitt-Cuyler, Philadelphia; Sir Augustus Nanton, Winnipeg, Man.; Frank Scott, Montreal; E. F. Hebden, Montreal.

Officers.—H. E. Rawlings, President and Managing Director, Montreal; W. McMaster, Vice-President, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: Province of Canada, 14 and 15 Vict., chap. 36, 1851, an Act to incorporate The Canada Guarantee Company; Dominion of Canada, 35 Vict., chap. 22, 1873, an Act to amend the Act incorporating The Canada Guarantee Company; Canada, 43 Vict., chap. 71, 1880, an Act further to amend the Act therein cited, incorporating The Canada Guarantee Company; Canada, 44 Vict., chap. 57, 1881, an Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policyholders therein as follows: Deposits accepted at the value of \$56,459, held by Receiver-General of Canada.

GUARDIAN ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND.

Certificate of Registry No. 4406.

Canadian Trustees.

K. W. Blackwell, Chairman, Montreal; Tancrede Bienvenu, Montreal; J. O. Gravel, Montreal; H. M. Lambert, Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the

name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vict., 1850, chap. 25, an Act for the better enabling the Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deeds of Settlement, and to give other powers to the Company; 29 and 30 Vict., 1866, chap. 225, an Act to enable the Guardian Fire and Life Assurance Company to reduce the amount of their paid-up subscription capital stock, and to alter certain provisions of their Deed of Settlement and to amend the Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof; 33 and 34 Vict., 1870, chap. 61, The Life Assurance Company's Act, and the Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th of May, 1893, were related* as shareholders in an unincorporated joint stock company, and the liability of the members was unlimited except so far as their liability was limited by the 51st article of the Deeds of Settlement, which required that all policies and instruments of assurance to be granted by the Company should contain a proviso limiting the liability of the shareholders in the Company to the amount of their respective shares in the capital stock and funds of the Company, and by the 109th article of the same deed which required that all deeds and contracts entered into by the Directors and other officers of the Company should contain a like proviso, and by the proviso to the effect aforesaid, which by the practice of the Company was actually inserted in all the policies of insurance issued by the Company. The Company was advised that by the laws of the United Kingdom the effect of the said articles and proviso when so inserted was to restrict the liability of the shareholders to the amount remaining unpaid upon the shares held by them, so far as regarded their liability to the persons assured by or claiming under such policy, instrument, deed or contract containing such proviso.

By the Guardian Assurance Company's Act, 1893 (Imp.), which received the Royal Assent April 29th, 1893 (56-7 V., c. 13), the Company was empowered to register under the Companies' Act, 1862 to 1890, as a limited liability Company, and this was done on the 25th of May, 1893. Section 9 of the Act of 1893 provides: "Nothing in this Act shall operate to prejudice or affect the rights of the existing policyholders of the Company." Copies of the Act of 1893, of the Memorandum of Association, 1893, and the Certificate of Incorporation are filed in the Department of Insurance for Ontario.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,370,515, held by the Receiver-General of Canada.

THE GUARDIAN INSURANCE COMPANY OF CANADA.

Certificate of Registry No. 4569.

Directors and Officers.

Directors.—D. Forbes Angus, Montreal; H. M. Lambert, Montreal; Hon. A. W. Atwater, K.C., Montreal; Hon. Evelyn Hubbard, London, England; F. W. Molson, Montreal; Geo. W. Reynolds, London, England; A. G. Sweet, London, Eng.; F. L. Wanklyn, Montreal; Z. Herbert, Montreal.

Officers.—D. Forbes Angus, President ; H. M. Lambert, Vice-President and Managing Director; John Good, Secretary.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of The Guardian Insurance Company of Canada.

2. *Company, how constituted or incorporated.*—The Company was incorporated by Special Act of Parliament of Canada, 1 Geo. V, chap. 86, assented to on 4th April, 1911.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, The Insurance Act, 1917, and the Act of Incorporation, 1 Geo. V, chap. 86.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Accident, Sickness, Automobile, Guarantee, Burglary and Plate Glass Insurance. ..

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$191,804, held by the Receiver-General of Canada.

HARDWARE DEALERS MUTUAL FIRE INSURANCE COMPANY OF WISCONSIN.

Certificate of Registry No. 4537.

1. Head Office, Steven's Point, Wisconsin. Chief Agent and Attorney for Ontario, Frederick A. Martin, Colborne, Ontario. Suits may be brought by or against the Company in the name of the Hardware Dealers Mutual Fire Insurance Company of Wisconsin.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: incorporated in 1903 under the laws of Wisconsin.

3. *The members are related* as members of a Mutual Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance to the extent authorized by the Company's Articles of Incorporation.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,056, held by the Receiver-General of Canada. Commenced business in Ontario, 1921.

HARTFORD ACCIDENT AND INDEMNITY COMPANY.

Certificate of Registry No. 4346.

1. Head Office, Hartford, Connecticut. Chief Agent for Ontario, Peter A McCallum, Toronto. Suits by or against the Company may be brought in the name of The Hartford Accident and Indemnity Company.

2. The Company was incorporated in 1913 by Special Act of the General Assembly of the State of Connecticut.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is *nil*, the capital stock being fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Accident, Automobile, Burglary, Guarantee, Live Stock, Plate Glass and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$160,000.

THE HARTFORD FIRE INSURANCE COMPANY.

Certificate of Registry No. 4344.

1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum, Toronto. Suits by or against the Company may be brought in the name of the Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter of 1810 and subsequent amendments.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the par value of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Hail, Explosion, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage, Automobile, excluding insurance against loss by reason of bodily injury to the person, and insurance against loss or damage by rain or flood. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, deposit accepted at the par value \$1,647,484, held by the Minister of Finance.

HARTFORD LIVE STOCK INSURANCE COMPANY.

Certificate of Registry No. 4345.

1. Head Office, New York, N.Y. Chief Agent and Attorney for Ontario, Peter A. McCallum, Toronto. Suits by or against the Company may be brought in the name of the Hartford Live Stock Insurance Company.

2. The Company was incorporated in 1916 by Articles of Incorporation under the laws of the State of New York.

3. *The shareholders are related* as members of a joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Live Stock Insurance.

5. *Deposited Assets.* Assets of the Company are deposited and held in Canada as special security for policyholders therein as follows: Deposits accepted at the value of \$25,000 held by the Receiver-General, Ottawa.

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Certificate of Registry No. 4574.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Henry Newbolt Roberts, Toronto. Suits by or against the Company may be brought in the name of The Hartford Steam Boiler Inspection and Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: Act of the General Assembly of the State of Connecticut incorporating the Hartford Steam Boiler Inspection and Insurance Company, approved June 30th, 1866, and amendments thereto of July 27th, 1868, June 25th, 1874, February 13th, 1883, and April 12th, 1888; Canada (1917), chap. 29, The Insurance Act; The Ontario Insurance Act, R.S.O., 1914, c. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them; in this Company all shares are fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact the business of guaranteeing the Policy Contracts of The Boiler Inspection and Insurance Company of Canada.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposits accepted at \$37,620.

THE HOME INSURANCE COMPANY.

Certificate of Registry No. 4404.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of The Home Insurance Company.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act relating to Insurance Corporations, constituting chapter 38 of the General Laws.

(As to Canada and Ontario see Canada (1917), chap. 29, and R.S.O. 1914, chap. 183.)

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock (\$6,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Automobile, Burglary, Explosion, Sprinkler Leakage, Hail, Property Damage, Tornado and Crop Insurance. Also insurance against loss caused by Rain, or Flood. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,913,981, held by the Government of Canada.

THE HUDSON BAY INSURANCE COMPANY.

Certificate of Registry No. 4392.

Directors and Officers.

Directors.—Wm. Mackay, Montreal; Fred. W. Walker, Vancouver, B.C.; Geo. Chappell, Liverpool, Eng.; P. R. Gault, Montreal; P. J. Quinn, Toronto; Geo. B. Fraser, Montreal; A. St. Cyr, Montreal.

Officers.—F. W. Walker, Vice-President, Vancouver; Fred J. Walker, Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Percy J. Quinn, Toronto. Suits by or against the Company may be brought in the name of Hudson Bay Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Parliament of Canada, being chap. 110 (1910), an Act respecting The Hudson Bay Insurance Company, and chap. 29 (1917), The Dominion Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,619, held by the Government of Canada.

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Certificate of Registry No. 4523.

Directors and Officers.

Directors.—R. Bickerdike, M.P., Montreal; H. C. Cox, G. A. Morrow, Dr. P. G. Goldsmith, Toronto; S. Burrows, Belleville; W. D. Robb, Montreal; Noel Marshall, Toronto; D. B. Hanna, Toronto; W. G. Morrow, Toronto; A. McT. Campbell, Winnipeg, Man.; W. B. Meikle, Toronto; E. Willans, Toronto.

Officers.—H. C. Cox, President; Noel Marshall, Vice-President; E. Willans, Managing Director; Frank W. Cox, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the Imperial Guarantee and Accident Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and the Insurance Act of Canada (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness Insurance and Insurance of Automobiles against Fire.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$168,696, held by the Receiver-General of Canada.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Certificate of Registry No. 4349.

Directors and Officers.

Directors.—T. Bradshaw, F.I.A., Toronto; Hon. A. E. Kemp, M.P., Toronto; Sir William Mackenzie, Toronto; F. R. Eccles, M.D., F.R.C.S., London; Hon. William Harty, Kingston; Warren Y. Soper, Ottawa; Sir H. S. Holt, Montreal; Samuel J. Moore, Toronto; E. T. Malone, K.C., Toronto; Geo. A. Morrow, Toronto; W. G. Morrow, Toronto; James Ryrie, Toronto; James F. Weston, Toronto; Sir John Aird, Toronto; H. H. Williams, Toronto.

Officers.—G. A. Morrow, President, Toronto; S. J. Moore, Vice-President, Toronto; E. T. Malone, K.C., Vice-President, Toronto; James F. Weston, Managing Director, Toronto; G. C. Moore, A.I.A., Assistant Manager and Actuary; D. Matheson, Secretary.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Imperial Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 59 Vict., chap. 50 (Canada), an Act to incorporate the Imperial Life Assurance Company of Canada; Canada, chap. 29, The Insurance Act, 1917; R.S.O. 1914, chap. 183.

3. *The members are related as* shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$227,286, held by the Receiver-General.

IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

Certificate of Registry No. 4531.

Directors and Officers.

Directors.—Lyman Root, Toronto; H. F. Peiman, Toronto; Robert Lynch Stalling, Toronto; W. J. Blackburn, Toronto; Geo. L. Lyon, Toronto; H. W. Muskett, Toronto; Charles J. Harvey, Toronto; Thos. A. Brydall, Toronto; Arthur H. Butler, Toronto.

Officers.—Lyman Root, President and Manager, Toronto; Robert Lynch Stalling, Vice-President; F. E. Heyes, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Imperial Underwriters Corporation of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Special Act of the Parliament of Canada, being chap. 137 (1913), an Act respecting the Imperial Underwriters Corporation and to change its name to the Imperial Underwriters Corporation of Canada. Canada (1917), chap. 29, The Insurance Act.

3. *The members are related as* shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, and to transact Fire, Accident, Automobile, Guarantee and Sickness Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$176,528, held by the Dominion Government.

THE INDEPENDENT ORDER OF FORESTERS.

Certificate of Registry No. 4381.

Directors and Officers.

Directors.—W. H. Hunter, B.A., Toronto; J. D. Clark, Dayton, Ohio; Thomas Millman, M.D., Toronto; R. Mathison, Toronto; Victor Morin, B.A., LL.B., Notary Public, Montreal; Frank E. Hand, Los Angeles, Cal.; Judge M. N. Cockburn, St. Andrews, N.B.; Hon. W. W. Bent, Bridgeport, Conn.; G. R. Cottrelle, Toronto.

Officers.—W. H. Hunter, President, Toronto; Frank E. Hand, Vice-President, Los Angeles, Cal.; R. Mathison, Secretary, Toronto; G. R. Cottrelle, Treasurer, Toronto.

1. Head Office of the Corporation, Toronto.

2. The Society was originally incorporated under chapter 167 of the Revised Statutes of Ontario, 1877; subsequently incorporated by an Act of Parliament of the Dominion of Canada, 52 Vic., cap. 104, assented to May 2, 1889, amended by 59 Vic., cap. 51, assented to April 23, 1896; amended in 1901 by I Edward VII, cap. 100. By an Act 3-4 Geo. V, cap. 113, 1913, the Acts relating to the Society were consolidated and amended and the name of the Society was changed from "The Supreme Court of the Independent Order of Foresters" to "The Independent Order of Foresters." Previous Acts relating to the Society were by this Act repealed save and except the preamble and sections 3, 4 and 5 of chapter 100 of the Statutes of 1901. The consolidated Act was amended in 1915 by 5 Geo. V, cap. 76. See also Ontario Statutes, 1901, I Edward VII, cap. 107. Licensed to transact business in Canada, May 1, 1896.

3. *The members are related* as members of a fraternal benefit society.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life, Disability, and Sickness Insurance, as specified in the Constitution and laws of the Society, for sums not exceeding, in addition to the sick and funeral benefits, the sum of \$5,000, upon any one life.

5. The Society has deposited with the Government of Canada securities to the value of \$104,000, accepted at \$102,960.

THE INSURANCE COMPANY OF NORTH AMERICA.

Certificate of Registry No. 4383.

1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, A. H. C. Proctor, Toronto.

2. The Company was incorporated by the Act of General Assembly, April 14th, 1794, of the Commonwealth of Pennsylvania, U.S.A., and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.

3. *The members are related* as members of a joint stock company, capital \$5,000,000, fully paid, and the liability of the members is limited to the amount of their fully paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Hail, Inland Transportation, Explosion and Automobile Insurance, excluding insurance against loss by reason of injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean Marine Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$838,774.

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Certificate of Registry No. 4447.

1. Head Office, Philadelphia, Pennsylvania. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of the Insurance Company of the State of Pennsylvania.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Incorporated under laws of the State of Pennsylvania, 1794; State of Pennsylvania (1909), an Act authorizing the merger and consolidation of certain Corporations; Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is nil, as the capital stock, \$1,000,000, is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Tornado Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$186,189, held by the Receiver-Genera.

INTERNATIONAL FIDELITY INSURANCE COMPANY.

Certificate of Registry No. 4539.

1. Head Office of the Company, Jersey City, N.J. Chief Agent and Attorney for the Province of Ontario, Neil Sinclair, Toronto. Suits by or against the Company may be brought in the name of International Fidelity Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, chap. 134, 1902. General Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is nil, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Guarantee Insurance, restricted to employees of the Singer Sewing Machine Company.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$5,000 held by the Department of Finance.

JEWISH NATIONAL WORKERS' ALLIANCE OF AMERICA.

Certificate of Registry No. 4575.

1. Head Office of the Corporation, New York City, N.Y. Chief Agent and Attorney for Ontario, H. Kirshenbaum, Toronto. Suits by or against the Society may be brought in the name of the Jewish National Workers' Alliance of America.

2. The Society was incorporated under the laws of New York, March 7th, 1912.

3. The Society is now authorized by license issued by the Dominion of Canada under Sections 106, 107 and 108 of the Insurance Act (1917), as amended by chap. 57, Statutes of Canada (1919), bearing date of 31st of March, 1921, and expiring on the 31st day of March, 1922, to transact Life, Disability and Sickness Insurance to the extent authorized by its act of incorporation, constitution and laws.

4. *Deposited Assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$10,000, held by the Insurance Department of Canada.

KNIGHTS OF PYTHIAS, THE SUPREME LODGE.

Certificate of Registry No. 4398.

1. Head Office, Indianapolis, Ind. Chief Agent and Attorney for Ontario, Alex. Coulter, Toronto. Suits by or against the Society may be brought in the name of the Supreme Lodge of Knights of Pythias.

2. The Society was incorporated by the Act of United States Congress, June 29th, 1894; amended June 7th, 1900 and February 26th, 1907.

3. The Society is now authorized by license issued by the Dominion of Canada under sections 106, 107 and 108 of the Insurance Act, 1917, as amended by chapter 57, Statutes of Canada (1919), bearing date of 31st of March, 1921, and expiring on the 31st day of March, 1922, to transact Life, Disability and Sickness Insurance to the extent authorized by its act of incorporation, constitution and laws.

4. *Deposited Assets.*—Assets for the Society are deposited and held in Canada as special securities for the policyholders therein as follows: Deposits accepted at the value of \$12,207, held by the Superintendent of Insurance, Ottawa.

LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4384.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of the Law Union and Rock Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 7 and 8 Vict., chap. 110; 25 and 26 Vict., chap. 59.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—No. 7 of the Articles of Association provides as follows: In every fire or life policy, or other written contract to be executed or entered into by or on behalf of the Company, by which any responsibility shall be undertaken or incurred by or imposed upon the Company there shall be inserted a clause or clauses providing so far as lawfully may be that no shareholder or director of the Company nor the estate or effects of any such shareholder or director shall, either in respect of his being such or by reason of any matter or thing done by him, or by any other person in virtue of any authority or power hereby given, be answerable for or in respect of any such policy or

other contract beyond the amount of the instalment or instalments which at the time of the claim to be made in respect of such policy or other contract shall be remaining unpaid upon his share or shares, nor be liable to be called upon for any further sum than such then unpaid amount; or such other clause or clauses as shall effectually protect every shareholder and director from all personal and individual liability in respect of any such policy or other contract, and limit the liability thereunder to the funds of the Company applicable pursuant to the provisions of these articles to the satisfaction of claims upon such policy or contract.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Automobile, Accident, Sickness, Burglary and Plate Glass Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit with Receiver-General of Canada, accepted at the value of \$436,048.

LIFE ASSOCIATION OF SCOTLAND.

Certificate of Registry No. 4340.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Robert Charles Donald, Toronto, Ont. Suits by or against the Company may be brought in the name of the Life Association of Scotland.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1917), chap. 29.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$138,357.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4550.

Directors.—Sir Alex. Lacoste, Montreal; M. Chevalier, Montreal; W. M. Macpherson, Montreal; Sir Frederick Williams-Taylor, Montreal; James Carruthers, Montreal.

Officers.—J. Gardner Thompson, Resident Manager, Montreal; Lewis Laing, Assistant Manager, Montreal; J. D. Simpson, Deputy Assistant Manager, Montreal.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, J. D. Simpson, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman or any of the Directors of the said Company, or the Company itself.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following:—Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7 William IV., chap. 119, 14th July, 1836, an Act to enable the Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman or any one of the Directors of the said Company, and for other purposes; 10 and 11 Vict., chap. 268, 22nd July, 1847, a Act to change the name of the Liverpool Fire and Life Insurance Company and for other purposes; 27 and 28 Vict., chap. 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of the Globe Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last-mentioned Company and for other purposes; 52 and 53 Vict., chap. 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes; 61-2 Vict., chap. 68 (Extension and definition of objects of Company); 10 Edw. 7 and 1 Geo. 5, chap. 27 (Imp. 1910), an Act to provide for registration as a Limited Company, and for other purposes.

3. *The members are related as shareholders in an incorporated joint stock company, and the liability of the members is limited.*

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Life Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,542 029.

LIVERPOOL-MANITOBA ASSURANCE COMPANY.

Certificate of Registry No. 4551.

Directors.—J. Gardner Thompson, Montreal; M. Chevalier, Montreal; Sir Alex. Lacoste, Montreal; W. M. Macpherson; Hugh Lewis, Liverpool, England; Sir Frederick Williams-Taylor, Montreal; Lewis Laing, Montreal; James Carruthers, Montreal; R. E. Patterson, Montreal.

Officers.—J. Gardner Thompson, President and Managing Director, Montreal; Lewis Laing, Vice-President and Secretary.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, J. D. Simpson, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined limited or governed are the following: Canada, 2 George V, chap. 114; Canada (1917), chap. 29, The Insurance Act.

3. *The members are related as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.*

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Explosion, and Automobile Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows, \$69,113.

LLOYD'S PLATE GLASS INSURANCE COMPANY.

Certificate of Registry No. 4552.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of Lloyds Plate Glass Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1853, amending 1879, chap. 485, an Act to provide for the incorporation of Life and Health Insurance Companies.

3. *The members are related as shareholders in an incorporated joint stock company.*

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Plate Glass Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$84,873, held by the Minister of Finance.

THE LONDON ASSURANCE.

Certificate of Registry No. 4561.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Hiram Norton Dewitt, Toronto. Suits by or against the Company may be brought in the name of The London Assurance Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 54 and 55 Vict., c. 126, The London Assurance Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Automobile and Inland Transportation Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$541,440.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Certificate of Registry No. 4449.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Geo. Weir Toronto. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1867, chap. 31, The Companies' Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63; Companies' Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Guarantee, Burglary, Accident, Hail and Sickness Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,399,040.

LONDON AND LANCASHIRE INSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4401.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of

Great Britain, 7 and 8 Vict., chap. 210, an Act for Registration, Incorporation and Regulation of Joint Stock Companies; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 134, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payment in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding-up Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demand under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such member.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1921, and expiring on 31st March, 1922, to transact Fire, Explosion and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean Marine Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$997,563, held by the Receiver-General.

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Certificate of Registry No. 4379.

Directors.—Alfred Wright, Toronto; Albert E. Blogg, Toronto; Colin E. Sword, Montreal; George C. Howie, New York City; Alex. MacLean, Toronto.

Officers.—Alfred Wright, President; Alex. MacLean, Manager and Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the London and Lancashire Guarantee and Accident Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, Special Act to incorporate the London and Lancashire Guarantee and Accident Company of Canada, Royal assent 10th April, 1908; also Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Guarantee, Burglary, Accident, Sickness, Automobile and Plate Glass Insurance, and Insurance of Automobiles against fire, and insurance against loss or damage occasioned by larceny, theft or stealing from the person by violence, threat, hold-up or otherwise.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$249,266.

THE LONDON AND SCOTTISH ASSURANCE CORPORATION, LIMITED.

Certificate of Registry No. 4367.

Directors and Officers in Canada.

Directors.—Alexander Bissett, Montreal; H. B. Mackenzie, Montreal; E. C. Pratt, Montreal; D. C. Macarow.

Officers.—Alex. Bissett, Montreal, Attorney and Manager for Canada; W. H. R. Emmerson, Assistant Secretary and Actuary.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Walter J. Morris, Toronto. Suits by or against the Company may be brought in the name of the London and Scottish Assurance Corporation, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62 and 63; Companies' Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vict., chap. 19; Companies' Seal Act, 1864; 33 and 34 Vict., chap. 61, Life Assurance Companies' Act, 1870, and amending Acts, 35 and 36 Vict., chap. 41. Incorporated 17th February, 1919, under Companies' Consolidation Act, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of the profits declared, making £20,000, or £2 per share paid up. The liability of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liability of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.

NOTE.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually, in any manner be, or by any process be made, liable to make good any claim or demand whatsoever under or by virtue of this policy, further than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

Deposited Assets.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$1,575,210. Also \$2,700,000, vested in Canadian Trustees under Insurance Act.

THE LONDON LIFE INSURANCE COMPANY.

Certificate of Registry No. 4341.

Directors and Officers.

Directors.—Dr. Albert O. Jeffery, K.C., London, J. E. Jeffery, London; T. W. Baker, London; W. M. Spencer, London, Ont.; George M. Reid, London; Wm. Gorman, London; A. M. Smart, London; John G. Richter, London; H. S. Blackburn, London.

Officers.—Dr. A. O. Jeffery, K.C., President, London; W. M. Spencer and John G. Richter, Vice-Presidents London; Edward E. Reid, General Manager, London; J. S. Lovell, Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 85; Canada, 47 Vict., chap. 89; Canada, 48 and 49 Vict., chap. 94; Canada, 54 and 55 Vict., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$53,364, held by the Government of Canada.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Certificate of Registry No. 4474.

Directors and Officers.

Directors.—A. H. C. Carson, Toronto; F. D. Williams, Winnipeg; A. C. McMaster, K.C., Toronto; W. T. Kernahan, Toronto; S. G. M. Nesbitt, Brighton, Ont.; H. N. Cowan, Toronto; W. J. Wilcox, Winnipeg; W. H. Hunter, Toronto.

Officers.—A. H. C. Carson, President and Manager; F. D. Williams, Vice-President; A. V. Stamper, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company of Canada.

2. The Company was constituted under the General Insurance Act of the old Province of Canada (Consolidated Statutes, 1859 U.C., chap. 52), as a County Insurance Company, by the name of the County of Middlesex Mutual Fire Insurance Company. The private Act, 27 Vict., (1863), chap. 52, of the Province of Canada, *inter alia* changed the name of the Company to the Agricultural Mutual Assurance Association of Canada, which name was by 41 Vict., (1878), chap. 40, of the Dominion of Canada, changed to the Agricultural Mutual Fire Insurance Company; and section 56 of the last mentioned Act empowered the Company by a majority vote of its members to further change the name to The London Mutual Fire Insurance Company of Canada.

The private Act, 62-3 Vict. (1899), chap. 118, of the Dominion, as amended by 1 Edward VII. (1901), chap. 103 (D.), *inter alia* empowered the Company to raise a stock capital of not less than \$100,000, nor more than \$500,000, in shares of \$100 each.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premiums, as the case may be.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Automobile Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$73,732, held by the Receiver-General of Canada.

LOYAL PROTECTIVE INSURANCE COMPANY.

Certificate of Registry No. 4507.

1. Head Office, Boston, Massachusetts. Chief Agent and Attorney for Ontario, Wm. Atkins, Toronto, Ont. Suits by or against the Company may be brought in the name of the Loyal Protective Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: the Company was incorporated on 19th July, 1909, under the laws of the Commonwealth of Massachusetts, chap. 576, Acts 1907 with amendments. Canada (1917). chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the Capital Stock (\$100,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$55,461, held by the Receiver-General of Canada.

LUMBERMEN'S UNDERWRITING ALLIANCE.

Certificate of Registry No. 4566.

1. Head Office, Kansas City, Missouri. Chief Agent and Attorney for Ontario, T. E. Clendinnen, Ottawa. Suits by or against the Corporation may be brought in the name of the Lumbermen's Underwriting Alliance.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared defined, limited or governed are the following: The incorporation was effected on or about the 9th January, 1905, under the common law as guaranteed by both State (Missouri) and Federal Constitutions. Subsequently the organization has been licensed in the State of Missouri under special statute, page 321, Laws of Missouri, 1915, which is declaratory of its common law rights. Canada, 1917, chap. 29, The Insurance Act.

3. *The members, how related*. Each subscriber contracts with each other subscriber through power of attorney given by each to pay his proportionate share of any loss sustained; the liability being several and not joint and being in the proportion which his premium deposit bears to the total premium deposits in force at time of loss.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$171,075, held by the Receiver-General.

THE MACCABEES.

Certificate of Registry No. 4570.

1. Head Office, Detroit, Mich. Chief Agent and Attorney for Ontario, John A. Paterson, Toronto. Suits by or against the Society may be brought in the name of The Maccabees.

2. The Society was incorporated September 11th, 1885, re-incorporated Aug. 31st, 1894, Nov. 7th, 1895, August 18th, 1899, July 22nd, 1901, July 26th, 1904; amended July 26th, 1914, May 21st, 1915, July 18th, 1919.

3. The Society is now authorized by license issued by the Dominion of Canada, under sections 106 and 108 of the *Insurance Act, 1917*, as amended by 9-10 George V, Chapter 57, to do Life, Disability and Sickness Insurance to the extent authorized by its act of Incorporation, Constitution and Laws, for the term ending March 31st, 1922

4. *Deposited Assets*.—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as folloys: Deposit accepted at the value of \$10,560.

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Certificate of Registry No. 4553.

Directors and Officers.

Directors.—Lt.-Col. A. J. Wilkes, K.C., Brantford; William Stone, Toronto; C. C. Dalton, Toronto; D. G. Ross, Toronto; F. G. Osler, Toronto; W. G. Gooderham, Toronto; E. R. C. Clarkson, Toronto; M. R. Gooderham, Toronto; J. B. McKechnie, Toronto.

Officers.—W. G. Gooderham, President, Toronto; Lt.-Col. A. J. Wilkes, 1st Vice-President, Brantford; C. C. Dalton, 2nd Vice-President, Toronto; J. B. McKechnie, General Manager and Actuary, Toronto; E. S. Macfarlane, Secretary, Toronto; L. A. Winter, Treasurer, Toronto; J. H. Lithgow, Asst. Actuary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Manufacturers' Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict., 50 and 51, an Act to incorporate The Manufacturers' Life Insurance Company; Canada, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$183,093, held by the Government of Canada.

MANUFACTURING LUMBERMEN'S UNDERWRITERS.

Certificate of Registry No. 4568.

1. Head Office, Kansas City, Missouri. Chief Agent and Attorney for Ontario, W. E. Bigwood, Toronto. Suits by or against the Corporation may be brought in the name of The Manufacturing Lumbermen's Underwriters.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, or governed are the following: The incorporation was effected in 1898, under the common law as guaranteed by both the State (Missouri) and Federal Constitutions. Subsequently the organization has been licensed in the State of Missouri under special Statute, page 321, Laws of Missouri, 1915, which is declaratory of its common law rights. Canada, 1917, chap. 29, The Insurance Act.

3. *The members, how related.* Each subscriber contracts with each other subscriber through power of Attorney given by each to pay his proportionate share of any loss sustained; the liability being several and not joint and being in the proportion which his premium deposit bears to the total premium deposits in force at time of loss.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$80,000, held by the Government of Canada.

MANUFACTURING WOODWORKERS' UNDERWRITERS.

Certificate of Registry No. 4567.

1. Head Office, Chicago, Illinois. Chief Agent and Attorney for Ontario, W. E. Bigwood, Toronto. Suits by or against the Corporation may be brought in the name of the Manufacturing Woodworkers' Underwriters.

2. This is an Inter-Insurance Exchange, which began underwriting in 1909 by authority vested in the Attorney, in fact through a power of Attorney. The participants exchange indemnity among each other on a reciprocal plan.

3. The Corporation is now authorized by license issued by the Dominion Government bearing date 28th May, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

4. *Deposited Assets.*—Assets of the Corporation are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,000.

THE MARINE INSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4559.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto, Ont. Suits by or against the Company may be brought in the name of the Marine Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was formed in the year 1836, under the name of The Marine Insurance Company. The Company has now by virtue of its incorporation under the Companies Acts, 1862-1880, power to sue and to be sued in its corporate name.

3. *The members are related* as shareholders in an incorporated stock company, the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March 1922, to transact the business of Fire, Automobile and Inland Transportation Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine and Ocean Marine Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$128,815, held by the Finance Department, Ottawa.

MARYLAND CASUALTY COMPANY.

Certificate of Registry No. 4358.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Irving Wells Smith, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Act of the General Assembly of Maryland, amending charter, 1898, chap. 43; Act amending and extending powers, 1900, chap. 10; Act amending and extending powers, 1902, chap. 386.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital stock. (\$3,500,000) is fully paid and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1922, to transact Accident, Sickness, Burglary, Guarantee, Plate Glass, Fly Wheel, Sprinkler Leakage, Steam Boiler and Forgery Insurance, and Insurance against loss or damage by Robbery.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein, as follows: Deposited accepted at \$433,065.

THE MERCANTILE FIRE INSURANCE COMPANY.

Certificate of Registry No. 4366.

Directors and Officers.

Directors.—William A. Sims, England; Albert E. Blogg, Toronto; A. W. Blake, Winnipeg; Colin E. Sword, Montreal; Alfred Wright, Toronto; Alex MacLean, Toronto.

Officers.—William A. Sims, President, England; A. E. Blogg, Managing Director, Toronto; Alfred Wright, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 87, an Act to incorporate the Mercantile Fire Insurance Company; 55 Vict., chap. 101, an Act to amend the Act to incorporate The Mercantile Fire Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,243, held by the Receiver-General at Ottawa.

MERCHANTS CASUALTY COMPANY.

Certificate of Registry No. 4572.

Directors and Officers.

Directors.—P. O. Works, Winnipeg; Howard Everett, Minneapolis; J. C. Burchard, Minneapolis; D. M. Gunn, Minneapolis; R. B. Graham, Winnipeg; S. D. Works, Minneapolis, Minn.; Chas. E. Hanslip, Winnipeg, Man.; L. M. Fingard, Winnipeg.

Officers.—L. M. Fingard, President and General Manager, Winnipeg; R. B. Graham, Vice-President, Winnipeg; Howard Everett, Vice-President, Minneapolis; J. A. Tremblay, Vice-President, Montreal; C. E. Hanslip, Secretary-Treasurer, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Thos McWhirter, Toronto. Suits by or against the Company may be brought in the name of the Merchants Casualty Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Parliament of Manitoba, 3 George V, chap. 117 (1913), Canada Insurance Act, chap. 29, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares hld by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Accident Insurance (not including Employers' Liability) and Sickness, Automobile and Insurance of Automobiles against Fire.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$142,499, held by the Receiver-General, Ottawa.

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK.

Certificate of Registry No. 4462

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Herbert Begg, Toronto. Suits by or against the Company may be brought in the name of the Merchants Fire Assurance Corporation of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on the 31st January, 1910, under the Laws of New York State, 1910, chapter 28, The Insurance Law and chap. 33, Consolidated Laws of the State of New York, also the Insurance Act, Canada, 1917, chapter 29.

3. *The members are related* as shareholders in an incorporated joint stock company, the capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, deposit accepted at the value of \$105,032, held by the Minister of Finance.

MERCHANTS MARINE INSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4527.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Charles W. I. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Merchants Marine Insurance Company, Limited.

2. The Company was incorporated in 1891, under the Companies Acts, 1862-7, United Kingdom of Great Britain and Ireland.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$100,983, held by the Dominion Government.

METROPOLITAN LIFE INSURANCE COMPANY.

Certificate of Registry No. 4528.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Henry Briggs, Toronto. Suits by or against the Company may be brought in the name of the Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following. New York State, 1883, chap. 437, an Act to amend the charter of the Metropolitan Life Insurance Company of the City of New York.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$42,444,487, held by the Receiver-General; also \$5,445,315 vested in Canadian Trustees under the Insurance Act.

MILLERS NATIONAL INSURANCE COMPANY.

Certificate of Registry No. 4529.

1. Head Office, Chicago, Illinois. Chief Agent and Attorney for Ontario, Arthur Vernon Stamper, Toronto. Suits by or against the Company may be brought in the name of the Millers National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated in State of Illinois, 1865, by Special Act; Amendments in 1869, 1875 and 1877; Canada, chap. 29, 1917, The Insurance Act.

3. *The members are related mutually.*

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,000, held by the Dominion Government.

MINNESOTA IMPLEMENT MUTUAL FIRE INSURANCE COMPANY.

Certificate of Registry No. 4538.

1. Head Office, New Uln, Minn. Chief Agent and Attorney for Ontario, Frederick A. Martin, Colborne, Ont. Suits by or against the Company may be brought in the name of the Minnesota Implement Mutual Fire Insurance Company.

2. The Company was incorporated on the 17th of January, 1906, under the General Laws of Minnesota, (1895, chap. 175) as amended.

3. *The members are related* as members of a Mutual Fire Insurance Company and the liability is limited to a sum equal to and in addition to the cash premium written in such member's policy.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance to the extent authorized by the Company's Articles of Association.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,700, held by the Receiver-General, Ottawa.

THE MONARCH LIFE ASSURANCE COMPANY.

Certificate of Registry No. 4450.

Directors and Officers.

Directors—F. W. Adams, Winnipeg, Man.; J. W. W. Stewart, Winnipeg, Man.; H. A. Mullins, Winnipeg, Man.; W. A. Matheson, Winnipeg, Man.; W. P. Riley, Winnipeg, Man.; C. E. Gordon, Winnipeg, Man.; H. W. Echlin, Winnipeg, Man.; Robt. G. Ironside, Winnipeg, Man.; W. L. Parrish, Winnipeg, Man.

Officers.—W. A. Matheson, President, Winnipeg, Man.; F. W. Adams, Vice-President, Winnipeg, Man.; J. W. W. Stewart, Managing Director, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Arthur Splatt, Toronto, Ont. Suits by or against the Company may be brought in the name of The Monarch Life Assurance Company.

2. The Company was incorporated by Special Act of the Parliament of Canada, 4 Edward VII., Chapter 96, Royal Assent 18th July, 1904.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Act of Incorporation, 4 Edward VII., chapter 96 (D.), and the Acts therein referred to.

4. The members of the Corporation consist of (1) The shareholders. These are related as the holders of shares in any ordinary joint stock company, with a liability limited to the amount remaining unpaid on their shares. (2) The participating policyholders, respecting whom the Incorporating Act, 4 Edward VII., chapter 96, section 15, enacts as follows:—"15. All persons who are actual holders of policies from the Company for one thousand dollars or upward, whether such persons are shareholders of the Company or not, and who are by the terms of their policies entitled to participate in profits, and are referred to in this Act as holders of participating policies, shall be members of the Company and be entitled to attend and vote in person or by proxy at all general meetings of the Company; and every holder of a participating policy of the Company for a sum not less than one thousand dollars shall be entitled to one vote for each thousand dollars in his policy. (2) A husband or father holding a participating policy on his life for the benefit of his wife or children shall be deemed a member of the Company."

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$60,000.

MOTOR UNION INSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4418.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Frederick Williams, Toronto. Suits by or against the Company may be brought in the name of the Motor Union Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated in the year 1906, in England, under the Companies' Acts, 1862 to 1900.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 2nd day of June, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Accident and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$115,583.

MOUNT ROYAL ASSURANCE COMPANY.

Certificate of Registry No. 4463.

Directors and Officers.

Directors.—Hon. H. B. Rainville, Montreal; Hon. J. W. Wilson, Montreal; Paul Rainville, Montreal; Hon. J. Decarie, Montreal; H. A. Ekers, Montreal; Hon. Sir Lomer Gouin, K.C.M.G., Quebec; Newville Belleau, Quebec; Hon. N. Perodeau, Montreal; E. A. Ouimet, Montreal.

Officers.—Hon. H. B. Rainville, President, Montreal; Hon. Senator J. W. Wilson, Vice-President, Montreal; P. J. Perrin, General Manager; J. Deslongchamps, Secretary-Treasurer, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry Harold York Toronto. Suits by or against the Company may be brought in the name of the Mount Royal Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following. Statutes of Quebec, 2 Edward VII. c. 67 (1902); 1 George V, c. 67 (1911); Canada Insurance Act (1917), c. 29.

3. *The members are related* as shareholders in an incorporated joint stock company and there is no liability of the members, as the amount (\$250,000) of the subscribed capital is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Automobile and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$108,178, held by the Receiver-General, Ottawa.

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

Certificate of Registry No. 4368.

Directors.—J. Kerr Fiskien, B.A., Toronto, Ont.; Hon. S. C. Mewburn, Hamilton; W. J. Kidd, B.A., Ottawa, Ont.; Vincent Massey, Toronto; L. J. Breithaupt, Kitchener, Ont.; Hume Cronyn, London, Ont.; R. O. McCulloch, Galt, Ont.; C. M. Bowman, Southampton, Ont.; Geo. Pattinson, Preston, Ont.; W. C. Watson, Toronto; Sir Lomer Gouin, Quebec, Que.; E. P. Clement, Kitchener.

Officers.—Hume Cronyn, President, London, Ont.; R. O. McCulloch, First Vice-President, Galt, Ont.; J. Kerr Fiskien, Second Vice-President, Toronto; Charles Ruby, General Manager, Waterloo, Ont.; W. H. Somerville, Assistant General Manager, Waterloo, Ont.; M. S. Hallman, Actuary, Waterloo, Ont.; H. M. Cook, Secretary, Waterloo, Ont.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Mutual Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 41 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company. Special Act (D.), 1900; 63-4 Vict., chap. 112 (D.), changing the corporate name from The Ontario Mutual Life Assurance Company to the Mutual Life Assurance Company of Canada; also changing date of Annual Meeting; see also 3 Edw. VII., chap. 159.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has the right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$104,225, held by the Receiver-General, Ottawa.

MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4517.

1. Head Office, Sydney, State of New South Wales, Australia. Chief Agent and Attorney for Ontario, the Royal Trust Company. Suits by or against the Company may be brought in the name of the Mutual Life and Citizens' Assurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New South Wales, 37 Victoria, No. 19 (1874), The Companies' Act, amended by No. 40 (1899); No. 47 (1900); No. 22 (1906); No. 49 (1902). Special Resolution, 1907. Canada Insurance Act, chap. 29, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company under and as set forth in their said Act of Incorporation, and the liability of the members is nil, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Assurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$515,692, held by the Dominion of Canada.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Certificate of Registry No. 4508

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Albert E. Donovan, Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1842, chap. 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap. 60, and Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap. 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3. *The members are related mutually*. There is no share capital and no personal liability of the assured, who constitute the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1921, and expiring the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as security for the policyholders therein as follows: Deposit accepted at the value of \$4,058,801, held by the Receiver-General at Ottawa; also \$5,332,005 in hands of Canadian Trustees under the Insurance Act.

NATIONAL BEN FRANKLIN FIRE INSURANCE COMPANY.

Certificate of Registry No. 4385.

1. Head Office, Pittsburg, Pennsylvania. Chief Agent and Attorney for Ontario, Robert Frank Massie, Toronto. Suits by or against the Company may be brought in the name of the National Ben Franklin Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Pennsylvania Laws 408 and 559. Canada (1917), chapter 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is nil, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$184,241, held by the Receiver-General.

NATIONAL BENEFIT ASSURANCE COMPANY LIMITED.

Certificate of Registry No. 4518

1. Head Office, London, England. General Agent and Attorney for Ontario, Reed, Shaw and McNaught. Suits by or against the Company may be brought in the name of the National Benefit Assurance Company Limited.

2. The Company was incorporated on the 6th day of March, 1890, under the Joint Stock Companies Act, 1862, of Great Britain, 1862-1888.

3. *The members are related* as shareholders in an incorporated stock company. The liability of the members is limited to the amount remaining upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Accident, Automobile, Hail and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$103,247, held by the Insurance Department, Ottawa.

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Certificate of Registry No. 4586.

1. Head Office, Hartford, Connecticut. Chief Agent and Attorney for Ontario, Charles C. Hall, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Fire Insurance Company of Hartford.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined or governed are the following: State of Connecticut, 4th June, 1869; Private Acts, 19th March, 1907; amending Charter (as to Canada and Ontario see Canada (1917), chap. 29, and R.S.O. 1914, chap. (183).

3. *The members are related* as shareholders of an incorporated joint stock company. There is no liability of members, as the Capital Stock (\$2,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Explosion, Inland Transportation, Sprinkler Leakage, Tornado and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are now deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$572,458, held by the government of Canada.

NATIONAL LIBERTY INSURANCE COMPANY OF AMERICA.

Certificate of Registry No. 4419.

1. Head Office of the Company, New York City, New York. Chief Agent and Attorney for Ontario, Harry S. Binks, Ottawa. Suits by or against the Company may be brought in the name of the National Liberty Insurance Company of America.

2. The Company was incorporated under the name of "Germania Fire Insurance Company of New York" in 1859 under the General Act, chapter 28, of 1853, an Act to provide for the incorporation of fire insurance companies. Name changed on March 1st, 1918, to "National Liberty Insurance Company of America."

3. *The members are related* as shareholders of an incorporated joint stock company. There is no liability to members as the capital stock is paid in full.

4. The Company is authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922 to transact Fire Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as sufficient security for the shareholders therein as follows: Deposit accepted at the value of \$52,200, held by the Comptroller of Dominion Currency, Ottawa.

NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Directors and Officers

Directors.—Geo. W. Beardmore, Toronto; W. R. Hobbs, Toronto, Ont.; Albert J. Ralston, Toronto, Ont.; Hugh Blain, Toronto; George W. Gouinlock, Toronto; W. H. Merritt, St. Catharines; Henry Cockshutt, Brantford, Ont.; A. H. Beaton, Toronto; Hon. R. Lemieux, K.C., M.P., Montreal; E. M. Macdonald, K.C., M.P., Halifax.

Officers.—Albert J. Ralston, President and Managing Director; Geo. W. Beardmore, 1st Vice-President, Toronto; W. R. Hobbs, 2nd Vice-President, Toronto; F. Sparling, Asst. Gen. Manager, Toronto; Wm. C. Wait, Asst. Secretary.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 60-61 Vict., chap. 78 (D); Canada, 1917, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,811, held by the Receiver-General.

**THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE
COMPANY, LIMITED.**

Certificate of Registry No. 4466.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, John Wilson, Toronto, Ont. Suits by or against the Company may be brought in the name of the National Provincial Plate Glass and General Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, dated 24th August, 1854, and registered under the Companies Act, 1862, as an unlimited company on the 8th November, 1862, and was incorporated under The Companies Acts, 1862 to 1883, as a limited company on the 17th June, 1885; The Companies (Consolidation) Act, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Plate Glass Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$75,012, held by the Receiver-General of Canada.

NATIONAL SURETY COMPANY.

Certificate of Registry No. 4562.

1. Head Office, New York City, N.Y. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits may be brought by or against the Company in the name of the National Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 690, Laws of 1892, An Act in relation to Insurance Corporations, constituting chap. No. 38 of the General Laws, chap. 33, Laws of 1909, an Act in relation to Insurance Corporations, constituting chap. 28 of the Consolidated Laws.

3. *The members are related* to each other as shareholders in an incorporated joint stock company, and the liability of the members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Burglary, Forgery and Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$118,101, held by the Receiver-General of Canada.

**NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH,
PENNSYLVANIA.**

Certificate of Registry No. 4560.

1. Head Office, Pittsburgh, Penn. Chief Agent and Attorney for Ontario, W. A. Suckling, Toronto. Suits by or against the Company may be brought in the name of the National Union Fire Insurance Company of Pittsburgh.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated under the laws of the State of Pennsylvania in 1901; Canada, 9-10 Edward VII, chap. 29, The Insurance Act, R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is nil, as the capital stock is fully paid up..

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Hail, Automobile and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$244,663, held by the Government of Canada.

NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE.

Certificate of Registry No. 4532.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, F. E. Leyland, Toronto. Suits may be brought by or against the Company in the name of the Nationale Fire Insurance Company of Paris, France.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Royal Decrees 1820, 1849; The Public Administration Regulation, 1868, and laws, 1893. Canada Insurance Act (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$780,552, held by the Receiver-General of Canada.

NEW JERSEY INSURANCE COMPANY.

Certificate of Registry No. 4464.

1. Head Office, Newark, New Jersey. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of the New Jersey Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on December 31st, 1910, under the laws of the State of New Jersey; Canada, chap. 29, 1917, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person. the Company is also authorized under the Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$61,375, held by the Department of Insurance, Ottawa.

NEWARK FIRE INSURANCE COMPANY.

Certificate of Registry No. 4393.

1. Head Office, Newark, N.J. Chief Agent and Attorney for Ontario, Percival Joseph Quinn, Toronto. Suits by or against the Company may be brought in the name of the Newark Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated under the laws of the State of New Jersey, United States of America, on November 4th, 1811, and supplements to the Charter were granted on December 1st, 1826; March 6, 1845; January 25, 1855; February 9, 1863; Certificate of Change of name August 24, 1877. Amendment by actions of the stockholders, October 25, 1905; December 12, 1911. Canada Insurance Act, 1917, chapter 29.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$60,000, held by the Receiver-General at Ottawa.

NEW YORK LIFE INSURANCE COMPANY.

Certificate of Registry No. 4407.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Ralph M. Devins, Toronto. Suits by or against the Company may be brought in the name of the New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1892, chap. 690, an Act in relation to Insurance Corporations constituting chapter 38 of the General Laws, New York, 1882, chap. 687, an Act to amend the General Corporation Law.

3. *The members are related* in the respect that the Company is a purely mutual Company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual election of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$12,611,274, held by the Government; being \$100,000 Life A and \$12,511,274 Life B, also \$4,122,365, vested in Canadian Trustees under the Insurance Act.

NEW YORK PLATE GLASS INSURANCE COMPANY.

Certificate of Registry No. 4408.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Thomas H. Mason, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter filed under the laws of New York, chap. 433, 1877; Dominion of Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is nil, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$28,348, held by the Minister of Finance.

NIAGARA FIRE INSURANCE COMPANY.

Certificate of Registry No. 4516.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Robert W. Love, Toronto. Suits by or against the Company may be brought in the name of the Niagara Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1849, General. An Act entitled, "An Act to provide for the Incorporation of Insurance Companies." Dominion of Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, the capital stock has been fully paid in by the shareholders and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Explosion, Hail, Tornado and Automobile Insurance (including damage to Automobiles in transit by rail).

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$365,485, held by the Receiver-General, Ottawa.

NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

Certificate of Registry No. 4495.

Directors and Officers.

Directors.—A. W. Robertson, Montreal, Que.; C. F. Dale, Montreal; W. Parkyn Murray, Toronto; W. D. E. Strickland, Toronto; Hugh Quinlan, Montreal; Wm. Clelland, Montreal; W. S. Dresser, Sherbrooke; George Fisk, M.D., Montreal.

Officers.—A. W. Robertson, President, Montreal; and F. Dale, Vice-President and Managing Director, Montreal; P. W. Peacock, Secretary-Treasurer, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Walter D'Eyncourt Strickland, Toronto. Suits by or against the Company may be brought in the name of the North American Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated by Letters Patent of the Province of Ontario, 12th December, 1912, under the Ontario Insurance Act. March 12th, 1913, Order-in-Council authorizing the release of the Company's deposit under the Ontario Insurance Act; Parliament of Canada, 1917, chap. 65; Canada (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Accident, Automobile, Burglary, Sickness, Plate Glass Insurance and Insurance of Automobiles against Fire.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$261,693, held by the Receiver General.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Certificate of Registry No. 4369.

Directors and Officers.

Directors.—L. Goldman, A.I.A., F.C.A., Toronto; Lieut.-Col. D. McCrae, Guelph; E. Holt Gurney, Toronto; John N. Lake, Toronto; M. J. Haney, Toronto; W. K. George, Toronto; J. A. Patterson, K.C., Toronto; Hamilton Cassels, K.C., Toronto; C. W. I. Woodland, Toronto.

Officers.—L. Goldman, A.I.A., F.C.A., President and Managing Director, Toronto; W. Kerr George, Vice-President, Toronto; Lt.-Col. D. McCrae, 2nd Vice-President, Guelph.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company, how constituted or incorporated*.—The Company was incorporated under Dominion Act, 42 Vict., chap. 73; see also 60-1 V., c. 79 (D), respecting guarantee fund and investments and to extend business.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount unpaid, viz., \$240,000. Guarantee Fund, \$300,000; paid in cash thereon, 20 per cent., \$60,000. (See the following Acts of Canada: 42 Vict., chap. 73; 45 Vict., chap. 98.)

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,392, held by Dominion Government.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Certificate of Registry No. 4465.

Directors and Officers.

Directors.—Charles J. Cater-Scott, Edinburgh; G. N. Moncel, Montreal; Wm. McMaster, Montreal; E. L. Pease, Montreal.

Officers.—Charles J. Cater-Scott, Edinburgh, Chairman; Owen D. Jones, General Manager, Edinburgh; Randall Davidson, Manager for Canada.

1. Head Offices, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Henry W. Evans, Toronto. Suits by or against the Company may be brought in the name of the North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25-26 Vict., chap. 102, North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap. 52. The North British and Mercantile Insurance Company's Act; 1889, 52-53 Vict., chap. 142, The North British and Mercantile Insurance Company's (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., chap. 15 (Royal Assent 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,708,349, being Life A, \$59,475; Life B \$363,778, and Fire \$1,285,095.

NORTH EMPIRE FIRE INSURANCE COMPANY.

Certificate of Registry No. 4387.

Directors and Officers.

Directors.—F. W. Drewry, H. B. Thompson, T. Harry Webb, J. A. Thompson, all of Winnipeg, Man.; D. F. Coyle, Winnipeg, Man.; C. A. Adamson, Winnipeg, Man.; J. Turner Wilson, Toronto; George Weir and J. E. Hounsom, Toronto; Alfred Powers, Toronto.

Officers.—J. A. Thompson, President, Winnipeg, Man.; F. W. Drewry, Vice-President, Winnipeg, Man.; George Weir, Vice-President, Toronto; J. E. Hounsom, Manager, Toronto. H. B. Thompson, Secretary.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, J. E. Hounson, Toronto, Ont. Suits by or against the Company may be brought in the name of the North Empire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, limited or governed are the following: Act of Incorporation, 7-8 Edward VII., chap 136 (D.), and the Acts therein referred to. 10 Geo. V. chap. 32 (D).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$52,930.

THE NORTH WEST FIRE INSURANCE COMPANY.

Certificate of Registry No. 4475.

Directors and Officers.

Directors.—George R. Crowe, Winnipeg; J. S. Hough, Winnipeg; George F. Galt, Winnipeg; Thomas Bruce, Winnipeg; G. V. Hastings, Winnipeg; W. R. Allan, Winnipeg.

Officers.—George R. Crowe, President; Thomas L. Morrissey, General Manager, Montreal; Thos. Bruce, Dep. Manager, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Henry Stanley Sweatman, Toronto. Suits by or against the Company may be brought in the name of the North West Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Manitoba Special Act, An Act to consolidate and amend the Act respecting "The North West Fire Insurance Company" (1904), chap. 79; Canada Insurance Act (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$49,903, held by Department of Insurance, Ottawa.

THE NORTHERN ASSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4422.

1. Head Office, London, England, and Aberdeen, Scotland. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of The Northern Assurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123, The Northern Assurance Act, 1865; 1874, 37 Vict., chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53 Vict., chap. 35, Northern Assurance Act, 1889; 62-3 Vict., s. 16 (Extension of objects, investments of funds, etc.).

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.

NOTE.—The clause referred to is as follows: "Provided always, that it is hereby and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in anywise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness Insurance. The Company is also registered under the Ontario Insurance Act to Transact Inland and Ocean Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,165,598, held by the Receiver-General of Canada.

NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Certificate of Registry No. 4451.

Directors and Officers.

Directors.—T. H. Purdom, K.C., London; Alexander Purdom, London; W. S. Calvert, Toronto; George H. Belton, London; N. H. Stevens, Chatham; John Purdom, London; M. McGugan, Mt. Bridges, Ont.; John A. Walker, K.C., Chatham; Nathaniel Mills, London.

Officers.—T. H. Purdom, K.C., President, London; W. S. Calvert, 1st Vice-President, Toronto; Alexander Purdom, 2nd Vice-President, London; J. Wilson Purdom, Secretary, London; R. C. Macknigght, Manager, London; W. G. Fitzgerald, Actuary, London; C. L. T. Campbell, Medical Referee, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The Northern Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 57-8 Vict., chap. 122; Canada, chap. 29, The Insurance Act, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,571.

NORTHWESTERN MUTUAL FIRE INSURANCE ASSOCIATION.

Certificate of Registry No. 4409.

1. Head Office of the Corporation, Seattle, Washington. Chief Agent and Attorney for Ontario, Norman S. Jones, Hamilton. Suits by or against the Company may be brought in the name of the Northwestern Mutual Fire Insurance Association.

2. The Association was incorporated under the laws of the State of Washington in the year 1901.

3. *The members are related* as members of a mutual insurance association and the liability is limited to the amount of premium stated in their policies.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Automobile (excluding insurance against loss by reason of bodily injury to the person.)

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security to policyholders therein as follows: Deposit accepted at the value of \$128,317, held by the Department of Insurance, Ottawa.

NORTHWESTERN NATIONAL INSURANCE COMPANY. Of Milwaukee, Wisconsin.

Certificate of Registry No. 4370.

1. Head Office, Milwaukee, Wis. Chief Agent and Attorney for Ontario, Robert F. Massie, Toronto. Suits by or against the Company may be brought in the name of the Northwestern National Insurance Company of Milwaukee, Wisconsin.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Wisconsin Special Act, chap. 63, 1869; General Statutes, 198; Section 1945c, amended by chap. 106, Statutes, 1909. Canada Insurance Act, chap. 29, 1917.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of the members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Tornado and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$265,164, held by the Department of Finance.

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Certificate of Registry No. 4337.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John Laidlaw, Toronto. Suits by or against the Society may be laid in the name of the Norwich Union Fire Insurance Society, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following. Parliament of Great Britain and Ireland, 1879, 42-3 Vict., chap. 20. The Norwich Union Fire Insurance Society's Act; 1908 (Imp.) Act and memorandum and articles of Association. Royal Assent 18th June, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Accident, Sickness, Automobile and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Total deposit accepted at the value of \$1,226,938.

NORWICH UNION LIFE INSURANCE SOCIETY.

Certificate of Registry No. 4336.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John Baird Laidlaw, Toronto. Suits by or against the Company may be brought in the name of the Norwich Union Life Insurance Society.

2. The Society is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

3. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for policyholders therein as follows: Deposit accepted at the value of \$59,656.

Under Certificate of Registry No. 4336 the Company is also authorized to invest its surplus funds in Ontario.

THE OCCIDENTAL FIRE INSURANCE COMPANY.

Certificate of Registry No. 4584.

Directors and Officers.

Directors.—Randall Davidson, Montreal; S. E. Richards, Winnipeg; W. A. T. Sweetman, Winnipeg; C. A. Richardson, Winnipeg; R. Campbell, Winnipeg.

Officers.—Randall Davidson, President; C. A. Richardson, Vice-President and Secretary.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Bryce B. Hunter, Toronto. Suits by or against the Company may be brought in the name of the Occidental Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Manitoba Special Act, an Act to incorporate The Occidental Fire Insurance Company, chap. 65 (1902), Dominion of Canada Special, An Act respecting The Occidental Fire Insurance Company, chap. 139 (1908).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Hail and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$136,254, held by the Department of Finance.

OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Certificate of Registry No. 4540.

Officers.—W. T. Perry, General Manager for Canada, Toronto.

1. Head Office, London, England. Suits by or against the Company may be brought in the name of the Ocean Accident and Guarantee Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 35-6 Vict., 164; 1890 chap. 229; 53 and 54 Vict., Special Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Accident, Sickness, Guarantee, Plate Glass, Burglary and Automobile Insurance, also Insurance against loss or damage by Robbery.

5. *Dposited assets*.—Assets of the Company are deposited and held in Canda as special security for the policyholders therein as follows: Depcsit accepted at the value of \$878,842.

PACIFIC COAST FIRE INSURANCE COMPANY.

Certificate of Registry No.4509.

Directors and Officers.

Directors.—W. H. Malkin, J. B. Mathers, Vancouver; C. Spencer, Vancouver; T. W. Greer, Vancouver; W. H. Ker, Vancouver; R. Gelletly and E. C. Knight, Vancouver.

Officers.—W .H. Malkin, President, Vancouver; J. B. Mathers, Vice-President, Vancouver; T. W. Greer, Managing Director, Vancouver, B.C.; F. H. Godfrey, Secretary, Vancouver, B.C.; T. Reed, Treasurer.

1. Head Office, Vancouver, B.C. Chief Agent and Attorney for Ontario, Reed, Shaw & McNaught, Toronto. Suits by or against the Company may be brought in the name of the Pacific Coast Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are declared, defined and governed are as follows: Special Act of Canada chap. 143, 1908; 1917, The Insurance Act, Chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock Company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at \$47,949.

PACIFIC FIRE INSURANCE COMPANY.

Certificate of Registry No. 4514.

1. Head Office, New York City, N.Y. Chief Agent and Attorney for Ontario, Herbert Begg, Toronto. Suits by or against the Company may be brought in the name of the Pacific Fire Insurance Company.

2. The Company was organized on April 18th, 1851, under the laws of the State of New York. The charter was amended on October 27th, 1914.

3. *The members are related* as shareholders of an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

Deposited assets.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits are accepted at the value of \$50,000, held by the Minister of Finance.

PALATINE INSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4493.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, George Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Palatine Insurance Company, Limited.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined limited or governed are the following: Parliament of Great Britain, 25-26 Victoria, chap. 89, The Companies' Act (1862); and amendments to 1898. Parliament of Canada, 9-10 Edward VII, chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is nil as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$459,096, held by the Receiver-General of Canada, Ottawa.

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE.

Certificate of Registry No. 4432.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, Edward Percy Beatty, Toronto. Suits by or against the Company may be brought in the name of the Phenix Fire Insurance Company of Paris, France.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Speciale Ordonnance Royale, 1819; General Law on Joint Stock Companies (France), 1867; Canada Insurance Act, chapter 29 (1917).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is nil, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$309,804, held by the Government of Canada.

PHOENIX ASSURANCE COMPANY, LIMITED.

Collective or corporate names: From A.D. 1783 to 1813, The New Fire Office, or Phoenix Society; from A.D. 1813 to 1902, The Phoenix Assurance Company; from 1902 to the present time The Phoenix Assurance Company, Limited.]

Certificate of Registry No. 4394.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Dongas Kay Ridout, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2. *The members are now related* as shareholders in an incorporated joint stock company, limited, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is limited to the amount remaining unpaid on the shares held by them respectively. Legislation (private): 58-9 Vict., c. 73 (Imp). The Phoenix Assurance Company's Act, 1895, re-enactment of 53 Geo. III., c. 212 (with amendments) increasing capital, etc.; 1908, 7-8 Edward VII., (D), chap. 145.

3. By agreement dated 10th July, 1907, duly ratified by order of the High Court of Justice, for England, dated November, 1907, under the provision of the Imperial Statute in that behalf, the Pelican and British Empire Life Office agreed to transfer to The Phoenix Assurance Company, Limited, the undertaking and business of the former Company, which transfer the latter Company by Resolution dated 18th December, 1907, agreed to accept; and by Special Act, 7-8 Edw. VII. (1908), c. 145 (D), the Dominion authorized the Phoenix Assurance Company, Limited, to be licensed to carry on in Canada, in addition to its fire insurance business, the existing Canadian business of The Pelican and British Empire Life Office.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Life Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,577,397, being \$719,940 Life and \$859,457 Fire; also \$1,661,115 vested in Canadian Trustees under the Insurance Act.

PHOENIX INSURANCE COMPANY OF HARTFORD.

Certificate of Registry No. 4433.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Harold A. Butt, Toronto. Suits by or against the Company may be brought in the name of the Phoenix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter May 31st, 1854 ; amendments to Charter, January 15th, 1874; March 31st, 1881; February 25th, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of \$3,000,000, fully paid. The liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Automobile Insurance (excluding insurance against loss by reason of injury to the person,) also Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of 464 432, held by the Receiver-General.

PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

Certificate of Registry No. 4478.

1. Head Office, New York, N.Y. Chief Agent and Attorney for Ontario, John William Mackenzie, Toronto. Suits by or against the Company may be brought in the name of the Preferred Accident Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: The Company was incorporated in 1893 under the laws of New York State. See also the Canada Insurance Act, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is *nil*, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Accident, Sickness and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$74,250, held by the Department of Insurance, Ottawa.

PROTECTIVE ASSOCIATION OF CANADA.

Certificate of Registry No. 4496.

Directors and Officers.

Directors.—J. T. Farish, New York, N.Y.; Nelson Mitchell, E. E. Gleason, D. K. Cowley, M.D., W. D. Bradford, J. G. Fuller, of Granby, Que.; Geo. H. Sherwood, Cardinal, Ont.

Officers.—J. T. Farish, President; Nelson Mitchell, Vice-President; E. E. Gleason, Secretary and General Manager.

1. Head Office of the Company, Granby, Que. Chief Agent and Attorney for the Province of Ontario, William R. Bell, Toronto. Suits by or against the Company may be brought in the name of Protective Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Parliament of Canada, 6-7 Edw. VII, 1907, chap. 118, (D); 8-9 Geo. V, chap. 67, Canada (1917), chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Accident and Sickness Insurance, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of Incorporation.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at the value of \$18,649, held by the Department of Finance.

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Certificate of Registry No. 4410.

1. Head Office, Providence, R.I. Chief Agent and Attorney for Ontario, Henry Stanley Sweatman, Toronto. Suits by or against the Company may be brought in the name of the Providence Washington Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: General Assembly of the State of Rhode Island, Charter (1820), incorporating into one company the Providence Insurance Company and Washington Insurance Company with Amendments, 1872, 1875, 1899, and 1902 thereto, evidence of same being filed with the Secretary of State, Canada (1917), chap. 29, R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is *nil* as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Explosion, and Automobile Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$230,660, held by the Insurance Department, Ottawa.

PROVINCIAL INSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4371.

1. Head Office, Bolton, County of Lancaster, England. Chief Agent and Attorney for Ontario, Shaw & Begg, of Ontario, Limited, Toronto. Suits by or against the Company may be brought in the name of the Provincial Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, The Companies' Act, 25-26 Victoria, chap. 89 (1862); with amendments to 63-64 Victoria, chap. 48 (1900); 8 Edward VII, chap. 69 (1908), An Act to Consolidate the Companies' Act and Acts amending it.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$138, 244, held by the Dominion Government.

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Certificate of Registry No. 4434.

1. Head Office, Newark, N.J. Chief Agent and Attorney for Ontario, Samuel W. Shepard, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, 1873, 1875, 1877; 1902, General Insurance Act; Dominion of Canada (1917), chap. 29, The Insurance Act.

3. *The members are related mutually*. There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$14,723,893, held by the Receiver-General of Canada.

QUEBEC FIRE ASSURANCE COMPANY.

Certificate of Registry No. 4372.

Directors and Officers.

Directors.—William A. Sims, England; Alfred Wright, Toronto; A. E. Blogg, Toronto; Colin E. Sword, Montreal; A. W. Blake, Winnipeg; R. Audette, Quebec; Alex. MacLean, Toronto; E. G. Meredith, Quebec; Wm. Thompson, Vancouver.

Officers.—R. Audette President Quebec; E. G. Meredith, Vice-President, Quebec; Geo H. Henderson, Manager and Secretary, Quebec.

1. Head Office, Quebec City, Province of Quebec. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Province of Lower Canada, 16 Geo. IV., chap. 11 (an Act to incorporate the Quebec Fire Insurance Company); Dominion of Canada, 46 Vict., chap. 83, 1883, an Act to further reduce the capital stock of the Quebec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$54,322, held by Insurance Branch, Finance Department, Ottawa.

THE QUEEN INSURANCE COMPANY OF AMERICA.

Certificate of Registry No. 4395.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Percy Joseph Quinn, Toronto. Suits by or against the Company may be brought in the name of The Queen Insurance Company of America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1853, chap. 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively, and said capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Inland Transportation and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$663,233.

QUEENSLAND INSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4479.

1. Head Office, Sydney, State of New South Wales, Australia. Chief Agent and Attorney for Ontario, John F. Hobkirk, Toronto. Suits by or against the Company may be brought in the name of the Queensland Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on 1st of October, 1886, under the Laws of New South Wales. The Companies' Act Amended, 1899, No. 40; 1900, No. 47; 1906, No. 22; 1907, No. 9. Also the Canada Insurance Act, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$136,887, held by the Superintendent of Insurance, Ottawa.

RAILWAY PASSENGERS ASSURANCE COMPANY.

Certificate of Registry No. 4467.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, F. H. Russell, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Railway Passengers Assurance Consolidated Act, 1892, 55 Vict., chap. 8 (Imperial Act); Act to extend the objects and business of the Railway Passengers Assurance Company and for other purposes, 60 Vict., chap. 14 (Imperial Act); also the Companies Act, 1862 (Imperial Act).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit, \$344,822 accepted at \$322. 994.

RELIANCE INSURANCE COMPANY OF CANADA.

Directors and Officers

Certificate of Registry No. 4585.

Directors.—Edward Milligan, Hartford, Conn.; J. W. Tatley, Montreal, Que.; E. V. Chaplin, Hartford, Conn.; Sir J. W. Carson, C.B., Montreal; Hon. J. P. B. Cosgrain, Montreal; E. R. Detary, Montreal; Lieut.-Col. L. H. Ewing, D.S.O., M.C., Montreal; Major W. Molson, Montreal; Lt.-Col. R. Starke, Montreal; G. W. Lovejoy, Hartford, Conn.; Thos. C. Temple, Hartford; J. B. Knox, Hartford; G. C. Long, Jr., Hartford.

Officers.—Edward Milligan, President; J. W. Tatley, Vice-President, Montreal; E. V. Chaplin, Vice-President; A. H. Vellance, Secretary, Montreal.

1. Head Office of the Company is Montreal, Que. Chief Agent and Attorney for Ontario, H. B. Rowe, Toronto. Suits by or against the Company may be brought in the name of the Reliance Insurance Company of Canada.

2. The Company was incorporated on July, the 1st, 1920, by Special Act of the of Canada, 10-11 George V. chap. 94.

3. *The members are related* as shareholders of an incorporated joint stock company and the liability of the members is limited to amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$51,150, held by the Government at Ottawa.

RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.

Certificate of Registry No. 4338.

1. Head Office, Minneapolis, Minnesota. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto, Ont. Suits by or against the Company may be brought in the name of the Reliance Mutual Life Assurance Society.

2. The Company is now collecting premiums and paying claims in Canada in virtue of the Insurance Act (1917), chap. 29.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$86,627.

RETAIL HARDWARE MUTUAL FIRE INSURANCE COMPANY.

Certificate of Registry No. 4535.

1. Head Office Minneapolis, Minnesota. Chief Agent and Attorney for Ontario, Ferderic A. Martin, Colborne. Suits by or against the Company may be brought in the name of the Retail Hardware Mutual Fire Insurance Company.

2. The Company was incorporated July 1st, 1899, by Special Act of the State of Minnesota.

3. *The members are related as members of a mutual fire insurance company.*

4. The Company is now authorized by license issued by the Dominion of Canada, dated 31st day of March, 1921, and expiring the 31st day of March, 1922, to transact Fire Insurance to the extent authorized by the Company's Articles of Incorporation.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$54,280, held by the Minister of Finance.

THE RIDGELEY PROTECTIVE ASSOCIATION.

Certificate of Registry No. 4435.

1. Head Office, Worcester, Massachusetts. Chief and Attorney for Ontario, James E. Scott, Toronto. Suits by or against the Company may be brought in the name of The Ridgeley Protective Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on 10th May, 1894, under the laws of the Commonwealth of Massachusetts, chap. 429, Acts, 1888; chap. 576, Acts, 1907, with amendments 1912 and 1913. Dominion of Canada (1917), chap. 29, The Insurance Act.

3. *The members are related as shareholders in an incorporated joint stock company, and the liability of the members is nil, as the capital stock is fully paid.*

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$26,315, held by the Receiver-General of Canada.

SUPREME COUNCIL OF THE ROYAL ARCANUM.

Certificate of Registry No. 4412.

1. Head Office, Boston, Mass. Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton. Suits by or against the Society may be brought in the name of the Supreme Council of the Royal Arcanum.

2. The Society was incorporated under the laws of the Commonwealth of the State of Massachusetts and received its Charter November 5th, 1877, as a Fraternal Benefit Society.

The Society is now authorized under sections 106 and 108 of The Canada Insurance Act, 1917, amended 1919, by License issued by the Dominion of Canada bearing date dated 31st day of March, 1921, and expiring the 31st day of March, 1922, to transact Life Insurance to the extent authorized by the Society's Act of Incorporation, constitution and laws.

4. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$10,000.

ROYAL EXCHANGE ASSURANCE.

Certificate of Registry No. 4388.

Directors.—Sir H. V. Meredith, Bart., Montreal; J. S. Hough, K.C., Winnipeg, Man.; B. A. Weston, Halifax, N.S.; H. B. Mackenzie, Esq., Montreal, Quebec; Hon. Sir Lomer Gouin, K.C.M.G., Quebec.

Officers.—Arthur Barry, Manager for Canada, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Robert J. Pettigrew, Toronto. Suits by or against the Company may be brought in the name of the Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters, dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act (Imp.), 1 Edw. VII, chap. X.

4. *The members are related* as shareholders in a joint stock company authorized by 6 George I (1719), c. 18, s. 2, and created by Royal Charter, dated 22nd June, 1720. The Charter repeating in its terms section 7 of the said Act extends the liability of the shareholders by the following provisions: "And for better enabling the said Corporation hereby established to answer all just demands upon its policies of assurance for losses which may happen at sea and to lend money upon bottomry as aforesaid at any time or times during the continuance of the same Corporation according to the true intent and meaning of the said recited Act, and of this our charter, our will is and we do hereby for us, our heirs and successors, authorize, declare, grant and appoint that it shall and may be lawful to and for the said Corporation or body politic hereby established in the General Court or Courts of the same from time to time as such General Court or Courts shall see cause to call in or direct to be paid from and by the members thereof for the time being proportionally according to the respective share or shares in the Capital Stock which shall belong to the said Corporation any further sum or sums of money over and above the said one million and five hundred thousand pounds as by such General Court or Courts shall from time to time be judged necessary and be ordered to be called in or raised as by the said Act in this behalf is intended and directed. And that all executors, administrators, guardians, trustees and mortgagees shall be indemnified in paying and shall by virtue of the said Act and of these presents be empowered to pay in their respective proportions of the money so called for and to the end that all the calls of money which shall be made by any order or orders of the said General Court or Courts pursuant to the said Act, and this our Charter for any of the purposes before mentioned may become effectual our will is and we do hereby declare and appoint that for refusal or neglect of paying in the money upon any such call or calls such course shall be taken and such methods practised and put in execution as are in and by the said Act prescribed for recovery and making good of the same, and we do hereby will, require and command that the money which shall be called for and paid in over and above the said one million five hundred thousand pounds shall be deemed additional Capital Stock, and shall be written in the books of the said Corporation hereby established, and the respective members paying the same shall have credit in the said books for their respective proportions or shares thereof, nevertheless the said corporation hereby established in a General Court from time to time when they judge their affairs will admit thereof, shall, or may cause any sum or sums of money which shall be so called in or any part thereof to be divided and distributed to and amongst the then members of the same Corporation according and in proportion to the respective share or shares which they shall then have of or in the Capital Stock

of the same, and their respective shares in the Capital Stock shall proportionally be abated as in and by the said Act is directed.

5. The Company is now authorized by license issued by the Dominion of Canada for the transaction of Fire, Accident, Sickness and Automobile Insurance for the term ending 31st March, 1922. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$770,750, held by the Government of Canada.

THE ROYAL GUARDIANS.

Certificate of Registry No. 4389.

Directors and Officers.

Directors.—A. T. Patterson and John Hyde, Montreal; O. W. G. Dettmers, Montreal, Que.; Ed. C. Lalonde, Longueuil, Que.; W. G. Butler, Montreal; C. E. Ward, Montreal, Que.; D. J. Hoerner, Westmount; John McDowall, Montreal; W. H. Bardwell, Montreal; H. W. Monsell, St. Lambert, Que.; C. E. Marchand, St. Lambert, Que.

Officers.—John McDowall, President; John Hyde, Vice-President; A. T. Patterson, General Manager and Managing Director.

1. Head Office of the Corporation, Montreal. Chief Agent and Attorney for Ontario, H. W. West, Hamilton. Suits by or against the Corporation may be brought in the name of the Royal Guardians.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 9-10 Edward VII, Chap. 158 (1910), Act respecting the Royal Guardians.

3. *The members are related* as members of a fraternal benefit society.

4. The Corporation is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life and Sickness Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and laws.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$145,164, held by the Government of Canada.

ROYAL INDEMNITY COMPANY.

Certificate of Registry No. 4480.

1. Head Office, New York City, N.Y. Chief Agent and Attorney for Ontario, Percy J. Quinn, Toronto. Suits by or against the Company may be brought in the name of the Royal Indemnity Company.

2. The Company was incorporated September 10, 1910, under the laws of the State of New York.

3. The members are related as shareholders of an incorporated joint stock company. There is no liability to the members, as the capital stock, \$1,000,000, is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Accident, Automobile, Burglary, Guarantee, Sickness and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$167,701, held by Receiver-General.

ROYAL INSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4396

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Percy J. Quinn, Toronto. Suits by or against the company may be brought in the name of the Royal Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following. United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; United Kingdom, 54 and 55 Vict., chap. 81, an Act to define and extend the objects of the Royal Insurance Company to provide for the transfer to that Company of the business of The Queen Insurance Company and for other purposes.

3. The Royal Insurance Company, Limited (originally constituted by Deed of Settlement, dated the 31st day of May, 1845, completely registered under the Companies' Act 1845, and re-registered with unlimited liability under the Companies' Act, 1862) *was incorporated* under The Companies' Acts, 1862 to 1900, as a *Limited Company* on the 19th June, 1907 (F. p. 367).

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$3,583,078, being \$1,879,705 Life and \$1,703,373 Fire.

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ROYAL SCOTTISH INSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4436.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, John Malcolm McGregor, Toronto. Suits by or against the Company may be brought in the name of the Royal Scottish Insurance Company, Limited.

2. The Company was incorporated on the 7th January, 1907, under the Companies Acts of the United Kingdom of Great Britain and Ireland, 1862 to 1900.

3. The members are related as shareholders of an incorporated joint stock company. The stock consists of 30,000 shares at £5 per share, upon which has been paid £1 per share. The liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by License issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$65,700, held by the Receiver-General.

LA SAUVEGARDE LIFE INSURANCE SOCIETY.

Certificate of Registry No. 4533.

Directors and Officers.

Directors.—G. N. Ducharme, Montreal; C. E. Taschereau, Quebec, Que.; Hon. N. Perodeau, Montreal; Hon. H. Laporte, Montreal; Hon. N. A. Belcourt, Ottawa; T. Bienvenu, Montreal; Joseph E. Lemire, Montreal; Pierre Beullac, Montreal, Que.; Armand Borsseau, St. Hyacinthe; E. H. Soles, Montreal, Que.; J. N. Cabana, Montreal, Que.; D. Martel, Montreal.

Officers.—G. N. Ducharme, President, Montreal; Hon. N. Perodeau, 1st Vice-President, Montreal; T. Bienvenu, 2nd Vice-President, Montreal; L. N. Ducharme, Secretary; Theo. Marot, Actuary.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, Napoleon A. Belcourt, K.C., P.C., Ottawa, Ont. Suits may be brought by or against the Company in the name of La Sauvegarde Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Quebec, Special Act (1903), chap. 95. Dominion of Canada 1-2 George V (1911), chap. 139, Canada (1917), chap. 29, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of \$57,190, held by the Receiver-General of Canada.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Certificate of Registry No. 4452.

1. Head office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, David Therburn Symons, Toronto, suits by or against the Company may be brought in the name of the Scottish Amicable Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 12-13 Vict., chap. 22; 33-34 Vict., chap 61; 34-35 Vict., chap. 58.

3. *The members are related* as members of a mutual Company.

4. The Company is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

5.—*Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of \$62,850, as special security for the policyholders in Canada. Scottish Canadian Assurance Corporation.

SCOTTISH CANADIAN ASSURANCE CORPORATION.

Certificate of Registry No. 4580.

Directors and Officers.

Directors.—Edward Hay, Lieut.-Col. J. F. Michie, G. W. Howland, J. A. McIntosh, Toronto; F. Richardson, Philadelphia; F. Norie-Miller, J. P. Perth, Scotland; S. Norie-Miller, Perth, Scotland; W. A. Barrington, Toronto; Thomas H. Hall, Toronto.

Officers.—Edward Hay, President; Lieut.-Col. J. F. Michie, Vice-President; Thos. H. Hall, General Manager; G. J. Malcolm, Secretary.

1. Head Office of the Corporation, Toronto, Ontario. Suits by or against the Corporation may be brought in the name of the Scottish Canadian Assurance Corporation.

2. The Company was incorporated on the 11th of May, 1920, by special Act of the Parliament of Canada, 10-11 Geo. V, Chap. 95.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Hail and Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits are accepted at the value of \$102,300, held by the Receiver-General at Ottawa.

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4374.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Walter J. Morris, Toronto. Suits by or against the Company may be brought in the name of the Scottish Metropolitan Assurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, or governed are the following: The Company was incorporated in 1909, under the Companies (Consolidation) Act, 1908; The Insurance Act, Canada, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Guarantee, Accident, Sickness, Automobile and Burglary Insurance.

The Company is also registered under The Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$197,465.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Certificate of Registry No. 4377.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of the Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 41 Vict., chap. 53, 1878, The Scottish Union and National Insurance Company's Act, 1878; 49 Vict., chap. 6, 1886, The Scottish Union & National Insurance Company's Act, 1886; 55 Vict., chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Automobile, Tornado, Sprinkler Leakage and Explosion Insurance.

4. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$420,136, held by the Dominion Government.

SCOTTISH WIDOWS' FUND AND LIFE ASSURANCE SOCIETY.

Certificate of Registry No. 4579.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Dyce Willcocks Saunders, Toronto. Suits by or against the Society may be brought in the name of the Scottish Widows' Fund and Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of the United Kingdom, 24-25 Victoria, chap. 85 (1861), and the Acts for the following years: 1882, 1883, 1891 and 1900.

3. *The members are related* as members of a mutual Company, to whom belong the whole funds of the Society, and the liability of the members is limited to the contributions conditioned to be paid by them in respect of the assurances effected with the Society as defined by the Society's Acts of Parliament.

4. The Society is registered in the Province of Ontario for the purpose of investment of its surplus funds.

THE SECURITY LIFE INSURANCE COMPANY OF CANADA.

Certificate of Registry No. 4390.

Directors and Officers.

Directors.—Brig-Gen. Sir Henry M. Pellatt, C.V.O., Toronto; J. O. McCarthy, Toronto; Victor Morin, LL.D., Montreal, Que.; W. W. Hiltz, Toronto; W. O. McTaggart, Toronto; J. P. Laporte, M.D., Joliette, Que.; W. H. Elliott, Toronto; B. F. Ackerman, Peterborough; Mark Workman, Montreal, Que.; H. C. Scholfield, Toronto; Col. J. B. Miller, Toronto; J. Godbout, Toronto; H. J. Daly, Toronto; J. F. Brown, Toronto; J. W. Russell, M.D., Toronto.

Officers.—Brig-Gen. Sir Henry M. Pellatt, C.V.O., President; J. O. McCarthy, Vice-President and General Manager; Victor Morin, W. W. Hiltz, W. O. McTaggart, Vice-Presidents.

1. Head Office of the Company, Toronto. Suits by or against the Company may be brought in the name of The Security Life Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Special Act of Parliament of Canada, 6-7 Edw. VII, chap. 120 (1907); 8-9 Edw. VII, chap. 123 (1909); 1917, The Insurance Act, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$51,336, held by the Dominion Government.

LA SOCIETE DES ARTISANS CANADIENS FRANCAIS.

Certificate of Registry No. 4497.

Directors and Officers.

Directors.—M. Rodolphe Bedard, Outremont, Que.; M. Nap. Deschamps, Montreal; M. T. Brassard, Saint Jean, Que.; MM. J. E. Racicot, Montreal; Eugene Desmarais, Outremont, Que.; J. E. C. Daoust, Montreal; Elx. Hurlubise, Montreal; Euclide Desjarlais, Montreal; Nap. Champagne, Ottawa; C. M. Leger, Memramcook, N.B.; Dr. N. Cloutier, Montmagny, Que.; R. Guillemette, Southbridge, Mass.; Norbert Decelles, Woonsocket, R.I.; J. S. Dupere, Maisonneuve, Que.

Officers.—M. Rodolphe Bedard, President, Outremont; M. Nap. Deschamps, 1st Vice-President, Montreal; M. T. Brassard, 2nd Vice-President, Saint Jean, Que.; M. Henri Roy, Treasurer, Montreal; Dr. J. A. Rouleau, Chief Medical Examiner; Zenon Fontaine, Counsellor.

1. Head Office, Montreal, Que. Chief Agent and Attorney, Lyman Lee, Hamilton. Suits by or against the Society may be brought in the name of La Societe Des Artisans Canadiens Francais.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Statutes of Quebec, 1876, c. 63; amended Quebec, 1903, c. 122; amended Quebec, 1916, c. 104; Canada, 1917, c. 29.

3. *The members are related* as members of a fraternal benefit society.

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life, Accident and Sickness Insurance to the extent authorized by the Society's Act of Incorporation.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$81,008, held by the Receiver-General of Canada.

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

Certificate of Registry No. 4469.

Directors and Officers.

Directors.—John McClelland, Toronto; R. R. Scott, Winnipeg, Man.; H. J. Meiklejohn, Winnipeg; W. Sanford Evans, Winnipeg; R. G. Macdonald, Brandon, Man.; Geo. N. Jackson, Winnipeg; Alex. Melville, Winnipeg; E. E. Sharpe, Winnipeg, Man.; Wm. Grayson, Moose Jaw, Sask.; D. E. Williams, Winnipeg; Wm. F. Hull, Winnipeg; W. H. Carter, Winnipeg.

Officers.—Robert R. Scott, President; Wm. Grayson, 1st Vice-President; D. E. Williams, 2nd Vice-President; H. J. Meiklejohn, Managing Director; M. D. Grant, Secretary and Actuary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, William H. Burnett, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1 Edw. VII (Dom.), chap. 102, an Act to incorporate The Sovereign Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Certificate of Registry No.4359.

1. Head Office, Springfield, Mass. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto. Suits by or against the Company may be brought in the name of the Springfield Fire and Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Massachusetts; 1849, chap. 135; 1859, chap. 11; 1886, chap. 35; 1907, chap. 576; and Canada (1917), chap. 9. The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Hail, Tornado, Sprinkler Leakage and Automobile Insurance including insurance against loss by reason of bodily injury to the person.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$437,012.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Certificate of Registry No.4498.

1. Head Office, St. Paul, Minnesota. Chief Agent and Attorney for the Province of Ontario, George A. Sherritt, Toronto. Suits by or against the Company may be brought in the name of St. Paul Fire and Marine Insurance Company.

2. The Company was organized under a Special Charter granted by the Legislative Assembly of the Territory of Minnesota, 5th March, 1853.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Territory of Minnesota, 1853; and Special Acts of the State of Minnesota of \$102,300, held by the Receiver-General at Ottawa.

4. The original corporate name of the Company was "St Paul Mutual Insurance Company," which name was, by Special Act of the Legislature of Minnesota, 1865, changed to that of "St Paul Fire and Marine Insurance Company."

5. *The members are related* as shareholders in an incorporated joint stock company of which all shares have been paid up in full.

6. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Inland Transportation, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

7. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$438,336, held by the Comptroller of Currency, Ottawa.

THE STANDARD LIFE ASSURANCE COMPANY.

Certificate of Registry No. 4373.

Directors and Officers.

Directors.—Sir. H. V. Meridith, Bart., Montreal; D. Forbes Angus, Montreal; Sir Charles Gordon, K.B.E., Montreal; F. W. Molsen, Montreal; G. B. Fraser, Montreal.

Officers.—W. H. Clark Kennedy, Manager for Canada, Montreal, Que.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Frederick William Doran, Toronto. Suits by or against the Company may be brought in the name of the manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are declared, defined or governed are the following: United Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832; 8 and 9 Vict., chap. 75, Standard Life Assurance Company's Act, 1845; 22 and 23 Vict., chap. 27, Standard Life Assurance Company's Act, 1859; 44 Vict., chap. 26, Standard Life Assurance Company's Act, 1881; 54 Vict., chap. 6 Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap. 120, an Act to authorize the Standard Life Assurance Company to sue and to be sued, and to acquire and hold real estate under the name of the Standard Life Assurance Company, Standard Life Assurance Company Order Confirmation Act, 1919, Province of Ontario, 56 Vict., chap. 106; R.S.O. 1914, c. 183; Dominion of Canada (1917), chap. 23, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policyholders therein as follows: Deposits accepted at the value of \$6,797,111, also \$1,395,850 vested in Canadian Trustees under the Insurance Act.

THE STAR ASSURANCE SOCIETY.

Certificate of Registry No.4355.

1. Head Office of the Society, London, England. Chief Agent and Attorney for Ontario, Alfred W. Briggs, Toronto. Suits by or against the Company may be brought in the name of the Star Insurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: need or Settlement, 2nd October, 1843; The Star Life Assurance Society Act, 1868; The Star Life Assurance Society Act, 1884, 57-8 Vict., chap. 124. Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles, 182 George V., ch. 69 (1911).

3. *The members are related* as shareholders in the Society to the extent of their shares therein defined by the Deed of Settlement, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—Each policy of the Society contains the following stipulation: Provided that the funds and the property of the Society, for the time being remaining unapplied and undisposed of shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior claims or demands thereon, and that no policyholder of the Society, not being a shareholder therein shall be subject or liable to any such claim or demand either in law or equity, and that neither directors who have executed this policy nor any other director or shareholder of the Society, whether they shall be respectively policyholders or not, shall be subject or liable to any such claim or demand, or any payment or contribution in respect thereof, beyond so much of the share or shares (if any) held by them, him or her, in the capital of the Society, as shall not for the time being have been paid up, as shall not be required for the satisfaction of such prior claim and demands aforesaid; and that upon the legal transfer by any shareholder in accordance with the regulations of the Society, of any share, the person or persons to whom such transfer shall have been so made, and not the transferring shareholders, shall be accountable for the unpaid part of such share.

4. The Company is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

5. *Deposited assets*.—Assets of the Society are deposited and held in Canada as special security to policyholders therein as follows: Deposit accepted at the value of \$145,713, held by the Dominion Government at Ottawa.

STATE LIFE INSURANCE COMPANY.

Certificate of Registry No. 4556.

1. Head Office, Indianapolis, Ind. Chief Agent and Attorney for Ontario, W. H. Hunter, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Indiana, 1899, chap. 23; 1903, chap. 27

3. *The members are related* as members of a mutual company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$277,712. Also \$54,270 vested in Canadian Trustees under the Insurance Act.

STERLING FIRE INSURANCE COMPANY OF INDIANA, U. S. A.

Certificate of Registry No. 4339.

1. Head Office of the Company, Indianapolis, Indiana, Chief Agent and Attorney for Ontario, Peter A. MacCallum. Suits by or against the Company may be brought in the name of the Sterling Fire Insurance Company of Indiana.

2. The Company was incorporated on January 28th, 1911, under the laws of Indiana, viz: an Act of Incorporation of Insurance Companies, 1852, and amendments thereto.

3. *The members are related as* shareholders in an incorporated joint stock company, and the liability of the members is nil as the capital stock is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Automobile, Hail and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$127,750, held by the Receiver-General.

THE STUYVESANT INSURANCE COMPANY.

Certificate of Registry No. 4470.

1. Head Office, New York, N.Y. Chief Agent and Attorney for Ontario, Herbert Begg, Toronto. Suits may be brought by or against the Company in the name of the Stuyvesant Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated under the laws of New York in 1850. The Charter was extended in 1880, extended again in 1909. Canada Insurance Act, 1917.

3. *The members are related as* shareholders in an incorporated joint stock company. There is no liability to the members, the stock being fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$97,139, held by the Government of Canada.

**SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN
THE DOMINION OF CANADA.**

Certificate of Registry No. 4453.

Officers.—A. Webber, High Chief Ranger, Winnipeg; H. McPherson, Sub-High Chief Ranger, London; H. C. Wilson, High Court Treasurer, Toronto; E. R. Secord, M.D., High Court Medical Examiner, Brantford; A. R. Wickett, High Court Senior Woodward, Toronto; W. H. Goddard, High Court Junior Woodward, Toronto; P. L. Farnsworth, High Court Senior Beadle, Brantford; J. A. Dynes, High Court Junior Beadle, Hamilton; Archie Martin, High Court Secretary, Toronto.

1. Head Office of the Corporation, Toronto. Suits by or against the Corporation may be brought in the name of the Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada.

2. The Corporation as now registered was constituted by the Special Act of the Parliament of Canada, 61 Vict., 1889, chap. 91. See also Statutes of Canada, 1901, 1 Edw. VII, chap. 101.

3. *The members are related as members of a fraternal benefit society.*

4. The Company is now authorized by license issued by the Dominion of Canada, bearing the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life and Sickness Insurance, to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.

5. The Corporation has deposited with the Government of Canada securities to the value of \$116,300, accepted at \$100,272.

SUN INSURANCE OFFICE.

Certificate of Registry No. 4526.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Lyman Root, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Treasurer of the Directors for the time being, or of the Secretary of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap. 97, Sun Insurance Office Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them. [See Sun Insurance Office Act, 1891, 54-55 Vict., chap. 97 (Imp.), sec. 21.]

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March 1922, to transact Fire Insurance, also Accident, Automobile Guarantee and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$779,797, held by the Superintendent of Insurance, Ottawa.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Certificate of Registry No. 4397.

Directors and Officers.

Directors.—H. R. Macaulay, M.D., Guelph; S. H. Ewing, Montreal; T. B. Macaulay, Westmount, Que.; J. R. Dougall, Montreal; Abner Kingman, Montreal; Sir H. S. Holt, Montreal; Hon. R. Dandurand, Montreal; Chas. R. Hosmer, Montreal; W. M. Birks, Montreal; J. W. Ross, Montreal; Robert Adair, Montreal; Carl Riordon, Montreal.

Officers.—T. B. Macaulay, President and Managing Director, Montreal; Samuel H. Ewing, Vice-President, Montreal; Frederick G. Cope, Secretary, Montreal; E. A. Macnutt, Treasurer, Montreal; Jas. C. Tory, Gen. Manager of Agencies, Montreal; H. W. K. Hale, Comptroller, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, John A. Tory, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, 1865, chap. 43, an Act to incorporate the Sun Insurance Company of Montreal; 1870, chap. 58, an Act to amend the Act intituled an Act to incorporate The Sun Insurance Company of Montreal; 1871, chap. 53, an Act to amend the Act incorporating The Sun Insurance Company of Montreal; 1882, chap. 100.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital authorized, \$2,000,000, and subscribed, \$1,000,000, on which there has been paid up \$500,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$57,637, held by the Receiver-General, Ottawa.

TOKIO MARINE AND FIRE INSURANCE COMPANY.

Certificate of Registry No. 4565.

1. Head Office of the Company, Tokio, Japan. General Agent and Attorney for Ontario, H. S. Moore, Toronto. Suits by or against the Company may be brought in the name of the Tokio Marine and Fire Insurance Company.

2. The Company was incorporated in 1879, in the city of Tokio under the laws of the Empire of Japan.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$50,000.

THE TRADERS AND GENERAL INSURANCE ASSOCIATION, LIMITED.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, A. H. C. Carson, Toronto. Suits by or against Company may be brought in the name of the Traders and General Insurance Association, Limited.

2. The Company was incorporated on May 9th, 1907, under the Companies Act of Great Britain and Ireland, 1862-1900.

3. The members are related as members of a Joint Stock Company.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring on the 31st of March, 1922, to transact Fire and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$77,833.

TRAVELERS' INDEMNITY COMPANY.

Certificate of Registry No. 4525.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Henry A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travellers' Indemnity Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of State of Connecticut (1903). Special Act, 1905 and 1907, Special Acts; Canada Insurance Act, 1917, chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is as defined in the charter of applicant and the general law governing stockholders in joint stock companies.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1921, and expiring on the 31st day of March 1922, to transact Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass, Automobile, and Insurance against loss or damage by robbery.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$389,233, held by the Comptroller of Currency of Dominion of Canada.

TRAVELERS INSURANCE COMPANY.

Certificate of Registry No. 4524.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, H. A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travelers Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Resolutions incorporating the Travelers Insurance Company, June 17th, 1863; resolutions amending the Charter of the Travelers Insurance Company, June 16th, 1864; same, May 31st, 1865; same, June 6th, 1866; same, April, 24th, 1883; same, April 13th, 1887.

3. *The members are related* as shareholders in an incorporated joint stock company: the capital stock has been fully paid in by the shareholders and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$744,275, being \$414,275 (Life) and \$330,000 (Accident). Also \$4,658,167 in the hands of Canadian Trustees under the Insurance Act.

THE TRAVELERS LIFE ASSURANCE COMPANY OF CANADA.

Certificate of Registry No. 4557.

Directors and Officers.

Directors.—Hon. George P. Graham, M.P., Brockville; Jas. W. Pyke, Montreal; J. N. Greenshields, K.C., Montreal; J. W. McConnell, Montreal; Lorne C. Webster, Montreal; Hon. N. Curry, Montreal; Hon. A. K. Maclean, Halifax, N.S.; C. G. Pennock, Vancouver, B.C.; J. F. Cairns, Saskatoon, Sask.; Wm. Lyall, Montreal; H. W. Beauclerk, Montreal; R. D. Bell, Montreal; J. Ambrose O'Brien, Ottawa, Ont.; Sir Wm. D. Reid, St. John's, Newfoundland; S. W. Jacobs, K.C., Montreal.

Officers.—Hon. George P. Graham, President; J. N. Greenshields, K.C., and Lorne C. Webster, Vice-Presidents; Arthur P. Earle, Secretary and Actuary; Montreal.

1. Head Office of the Company, Montreal. Chief Agent and Attorney for Ontario, A. H. Beaton, Toronto. Suits by or against the Company may be brought in the name of The Travelers' Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 7-8 Edward VII, Chapter 165 (1908), An Act to Incorporate The Travellers' Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,892, held by the Insurance Branch, Finance Department, Ottawa.

UNDERWRITERS AT AMERICAN LLOYDS.

Certificate of Registry No. 4519.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Herbert Begg, Toronto. Suits by or against the Company may be brought under the name of Underwriters at American Lloyds.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, chap. 638 (1910), Lloyds and Inter-Insurance General Act.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March 1922, to transact Fire and Sprinkler Leakage Insurance.

4. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$70,044, held by the Receiver-General.

UNION ASSURANCE SOCIETY, LIMITED.

Certificate of Registry No. 4378.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Martin N. Merry, Toronto. Suits by or against the Company may be brought in the name of The Union Assurance Society, Limited.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed, are as follows:

The Companies' Act, 1862 to 1900 (Imperial); 8 Edward VII, chap. 69, Companies' Consolidation Act, 1908 (Imperial); 9 Edward VII, chap. 49, Assurance Companies' Act (Imperial); Canada, 1917, chap. 29, The Insurance Act.

3. *The members are related* as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Automobile and Inland Transportation Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$690,802, held by the Government of Canada.

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE.

Certificate of Registry No. 4536.

(Union Fire Insurance Company)

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto. Suits by or against the Company may be brought in the name of L'Union Compagnie D'Assurance Contre L'Incendie.

2. The Company was organized under Articles of Association dated Paris, (France), the 30th September, 1st and 2nd of October, 1828, for a term of 50 years, and the term was extended by a Deed dated the 5th of May, 1876, for a further term of 99 years from the 1st January, 1877.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$553,785, held by the Government of Canada.

UNION INSURANCE SOCIETY OF CANTON, LIMITED.

Certificate of Registry No. 4501.

1. Head Office, Victoria, Colony of Hong Kong. Chief Agent and Attorney for Ontario, F. Gordon Parker, Toronto. Suits by or against the Company may be brought in the name of the Union Insurance Society of Canton, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated under the Companies' Ordinance Act, 1865-1881, of the Colony of Hong Kong. Canada Insurance Act (1917), chap. 29.

3. *The members are related* as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Automobile, Inland Transportation and Hail Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland and Ocean Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$483,255, held by the Government of Canada.

UNION MUTUAL LIFE INSURANCE COMPANY.

Certificate of Registry No. 4413.

1. Head Office, Portland, in the State of Maine. Chief Agent and Attorney for Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brought in the name of The Union Mutual Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Maine, 1848, chap. 124, an Act to incorporate The Union Mutual Life Insurance Company; 1849, chap. 312, an Act in addition to an Act to incorporate The Union Mutual Life Insurance Company; 1864, chap. 315, an Act additional to an Act to incorporate the Union Mutual Life Insurance Company, and to amend an Act in addition thereto, approved of June 27th, 1849; 1869, chap. 10, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1877, chap. 334, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1878, chap. 74, an Act to consolidate, revise and amend the various Acts which constitute the Charter of The Union Mutual Life Insurance Company; 1899, chap. 526, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1883 (Revised Statutes), chap. 49, Insurance and Assurance Companies; 1885, chap. 290, an Act to amend section 73 of chap. 39 of Revised Statutes, relating to licensing Insurance Agents; 1885, chap. 329, an Act providing for the Taxation of Life Insurance Companies; 1887, chap. 5, an Act to amend section 59, chap. 49, of the Revised Statutes relating to Securities; 1887, chap. 71, an Act to amend sections 91 and 92 of chap. 49 of the Revised Statutes relating to Life Insurance; 1889, chap. 258, an Act to amend section 65 of chap. 49 of the Revised Statutes relating to examinations of Insurance Companies; 1889, chap. 281, an Act to prohibit discrimination in Life or Endowment Insurance Policies; 1891, chap. 112, an Act to amend chap. 49 of the Revised Statutes relating to Insurance; 1891, chap. 128, an Act to prohibit discrimination in Life or Endowment Insurance Policies.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922 to transact Life Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,837,723.

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Certificate of Registry No. 4437.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Sidney W. Band, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Maryland, 1896, chap. 52; 1898, chap. 188; 1900, chap. 52; 1902, chap. 86.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount of their respective subscriptions to the capital stock of the Company. The capital stock is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Guarantee, Forgery, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance and Insurance against loss or damage by Robbery.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein follows: Deposit accepted at \$468,600.

UNITED STATES FIRE INSURANCE COMPANY.

Certificate of Registry No. 4360.

1. Head Office, New York City, N.Y. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto. Suits by or against the Company may be brought in the name of the United States Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: The Company was incorporated by Charter from the State of New York, April 1st, 1824, and amended in 1916.

3. *The members are related* as shareholders in an incorporated Joint Stock Company. The capital stock, \$1,400,000, is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$152,500.

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Certificate of Registry No. 4391.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Lewis A. Stewart, Toronto. Suits by or against the Company may be brought in the name of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, chap. 308, 1849; an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849; chap. 710, 1870, an Act to amend the Charter of the United States Life Insurance Company, passed May 6th, 1870; chap. 624, 1872, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed May 10th, 1872; chap. 44, 1882, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed March 31st, 1882.

3. The members are related as shareholders in an incorporated joint stock company. The directors are elected by the owners of the capital stock, but the policyholders are eligible as directors. The capital is entitled to 6 per cent. interest only, all other profits belong to the policyholders. There is no liability of stockholders, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$255,225, held by the Minister of Finance of the Dominion of Canada.

URBAINE FIRE ASSURANCE COMPANY.

Certificate of Registry No. 4589.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, H. H. Begg, Toronto. Suits by or against the Company may be brought in the name of the Urbaine Fire Assurance Company.

2. The Company was incorporated by decree dated March 4th, 1836. The said decree was amended in 1867.

3. *The members are related* as shareholders of a Joint Stock Company.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date of July 29th, 1921, and expiring on the 31st day of March, 1922, to transact fire insurance.

5. *Deposited Assets.*—The Assets of the Company are deposited and held in Canada as Special Security for policyholders therein as follows: Deposits accepted at the value of \$67,476.

VULCAN FIRE INSURANCE COMPANY OF OAKLAND, CALIFORNIA.

Certificate of Registry No. 4541.

1. Head Office, Oakland, California. Chief Agent and Attorney for Ontario, Wm. G. Wilson, Toronto. Suits by or against the Company may be brought in the name of the Vulcan Insurance Company of Oakland, California.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now defined, limited or governed are the following: The Company was incorporated under the laws of California. Canada, 1917, chapter 29, The Insurance Act.

3. *The members are related* as shareholders, in an incorporated joint stock company and the liability of the members is nil as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders thereon as follows: Deposit accepted at the value of \$60,000 held by the Department of Finance.

WESTCHESTER FIRE INSURANCE COMPANY.

Certificate of Registry No. 4438.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, John McVittie, Toronto. Suits by or against the Company may be brought in the name of the Westchester Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: State of New York, Special Act entitled "An Act to Incorporate the Westchester County Mutual Insurance Company," 1837, 1857, (Chap. 76); 1867 (Chap. 286); General 1853, Chap. 446, Sec. 18; as amended by Sec. 2, Chap. 369, 1854; as amended by Sec. 4, Chap. 367 of 1862, 1870, Chap. 476. Special Act, 1883, also 1892, Chap. 690, known as the Insurance Laws. Canada, The Insurance Act (1917), Chap. 29.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is nil as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Hail and Explosion Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$275,853, held by the Receiver-General, Ottawa.

WESTERN ASSURANCE COMPANY.

Certificate of Registry No. 4454.

Directors and Officers.

Directors.—E. R. Wood, Toronto; Robt. Bickerdike, Montreal; D. B. Hanna, Sir John Aird, Geo. A. Morrow, Lt.-Col. Frederic Nicholls, Brig.-Gen. Sir Henry Pellatt, C.V.O., Toronto; John Hoskin, K.C., LL.D., Toronto; W. B. Meikle, Toronto; H. C. Cox, Toronto; Alfred Cooper, London, Eng.; E. Hay, Toronto; Lt.-Col. Henry Brock, Toronto; John H. Fulton, New York; Miller Lash, Toronto.

Officers.—W. B. Meikle, President and General Manager, Toronto; C. S. Wainwright, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The members of the Company are all related* to each other as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Fire, Hail, Inland Transportation, Lightning, Explosion, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

4. *Deposited assets.*—Assets of the Company are deposited in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$144,338, held by the Receiver-General of Canada.

THE WESTERN LIFE ASSURANCE COMPANY.

Certificate of Registry No. 4581.

Directors and Officers.

Directors.—Adam Reid, Winnipeg; Jas. M. Carruthers, Dr. T. J. Reid, Minneapolis, Minn.; Chas. B. Rosenbeal, Winnipeg; Dr. C. W. Proud, R. H. Hamelin, Winnipeg; W. E. Mienet, Winnipeg.

Officers.—Jas. M. Carruthers, President, Winnipeg; W. E. Mienet and Dr. T. J. Reid, Vice-Presidents, Winnipeg; Adam Reid, Managing Director, Winnipeg; M. Campbell, Treasurer, Winnipeg.

1. Head Office of the Company, Winnipeg. Chief Agent and Attorney for Ontario, Alexander Simmers, Windsor. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1914, chapter 126, amended, 1917, chapter 68c., also Canada Insurance Act, 1917, chapter 29.

3. *The members are related as shareholders* in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now collecting premiums and paying claims in Ontario.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of \$50,000, held by Receiver-General of Canada.

WESTERN MUTUAL LIFE ASSOCIATION.

Certificate of Registry No. 4588.

1. Head Office of the Company. Los Angeles, Cal. Chief agent and attorney for Ontario, O. E. Fleming, Windsor, Ont. Suits by or against the Society may be brought in the name of the Western Mutual Life Association.

2. The Association was organized under the laws of Dakota Territory in 1886, and re-incorporated under the laws of California in 1899.

3. The members are related as members of a fraternal benefit society.

4. The Society is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact Life Insurance to the extent authorized by its act of incorporation, constitution and laws.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposits accepted at the value of \$50,000.

WOMAN'S BENEFIT ASSOCIATION OF THE MACCABEES.

Certificate of Registry No. 4563.

1. Head Office, Port Huron, Michigan. Chief Agent and Attorney for Ontario, Mrs. Mary J. Baird, Sarnia. Suits by or against the Society may be brought in the name of the Woman's Benefit Association of the Maccabees.

2. The Society was incorporated on April 6th, 1897, under the laws of the State of Michigan.

3. The Society is now authorized as a Fraternal Benefit Society by license issued by the Dominion of Canada under Sections 106 and 108 of the Insurance Act, 1917, as amended by 9-10 George V, Chapter 57, to transact Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws, for the term ending 31st March, 1922.

4. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$10,890.

THE WORKMEN'S CIRCLE.

Certificate of Registry No. 4555.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Abraham Riba, Toronto. Suits by or against the Society may be brought in the name of the Workmen's Circle.

2. The Society was incorporated on 5th May, 1905, as a Fraternal Benefit Society under Sec. 230, Article VII, of the Insurance Laws of New York State.

3. The Society is licensed in Canada under sections 105 and 106 of the Insurance Act, 1917, as amended by Chapter 57, Statutes, 1919.

4. The Society is now authorized by license issued by the Dominion of Canada bearing date the 21st day of March, 1921, and expiring on the 21st day of March, 1922, to transact Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security therein as follows: Deposits accepted at the value of \$10,100.

YANGTSZE INSURANCE ASSOCIATION, LIMITED.

Certificate of Registry No. 4412.

1. Head Office of the Corporation, Shanghai, China. Chief Agent and Attorney for Ontario, Arthur Tucker. Suits by or against the Association may be brought in the name of the Yangtze Insurance Association Limited.

2. The Company was incorporated on the 12th day of July, 1882, at Victoria, in the Colony of Hong Kong in accordance with the Company's ordinances 1881 to 1886.

3. *The members are related as shareholders* in an incorporated joint stock company. The liability of the members is nil as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 21st day of March, 1921, and expiring on the 21st day of March, 1922, to transact Fire Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposits are accepted at the value of \$50,000 held by the Superintendent of Insurance, Ottawa.

THE YORKSHIRE INSURANCE COMPANY (LIMITED).*

Certificate of Registry No. 4564.

Directors and Officers.

Directors.—Hon. Charles J. Doherty, K.C., G.M. Bowditch, P. R. Tremblay, Alexander Laurin, of Montreal.

Officers.—P. M. Wickham, Montreal, Manager for Canada.

1. Head Office, York, England. Chief Agent and Attorney for Ontario, George Temple McMurich, Toronto, Ont. Suits by or against the Company may be brought in the name of the Yorkshire Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, 1824; and was incorporated under the Joint Stock Companies' Acts, 1862 to 1893, in 1898; reincorporated 3rd June, 1908, with new powers, etc.

* The Yorkshire Fire and Life Insurance Company, incorporated by Deed of Settlement dated the 26th July, 1825, and by Supplemental Deeds of Settlement respectively dated 20th March, 1854, 20th March, 1871, and 26th April, 1892, and incorporated on 29th July, 1894, was on the 3rd June, 1908, reincorporated under the Companies Acts, 1862 to 1900, as a limited liability company, with the name of the "Yorkshire Insurance Company, Limited," with new powers and a reduction of the existing Capital Stock.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1921, and expiring on the 31st day of March, 1922, to transact fire insurance, and was on the 18th day of May, 1908, authorized by license issued by the Dominion of Canada to transact in Canada, the business of Fire, Live Stock, Accident, Automobile, Sickness and Plate Glass Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$644,762, held by the Government of Canada.

Companies Registered for Marine Insurance

FIREMAN'S FUND INSURANCE COMPANY.

Certificate of Registry No. 4351.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Legislature of California, 1872, Civil Code of California. Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Inland and Ocean Marine Insurance, and the registry has been renewed until the 30th of April, 1922.

Summary of Annual Statement, 1st January, 1921.

Officers.—J. B. Levison, President; John Marshall Jr., Vice-President; H. P. Blanchard, Secretary; C. C. Wright, Assistant Secretary; John S. French, Assistant Secretary; Thomas M. Gardiner, Treasurer; A. W. Follansbee, Jr., Marine Secretary, Frank G. White, Assistant Secretary.

Directors.—William J. Dutton, J. B. Levison, Henry Rosenfeld, Frank B. Anderson, F. W. Van Sicklen, Arthur A. Smith, Chas. P. Eells, Geo. A. Newhall, F. A. Zane, John Marshall Jr., Edward L. Eyre.

Fifty-eighth Annual Statement, January 1st, 1921.

CASH CAPITAL	\$3,000,000 00
POLICYHOLDERS' SURPLUS	5,192,075 16

ASSETS.

Bonds and Stocks	\$13,388,272 16
Real Estate	631,000 00
Loans on Mortgages	2,232,423 33
Loans on Collateral	255,029 49
Cash in Bank and Company's Offices	3,470,485 03
Premiums in Course of Collection	3,782,244 19
Premium Notes	292,028 29
All Other Assets	187,138 30
Total Assets	\$24,238,620 79

LIABILITIES

Losses in Process of Adjustment	\$3,224,469 38
Reserve for Unearned Premiums	12,359,876 25
All Other Claims and Demands	462,200 00
Cash Capital	3,000,000 00
Surplus Over Capital and all Liabilities	5,192,075 16
	<u>\$24,238,620 79</u>

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LIMITED.

Certificate of Registry No. 4357.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, George Temple McMurich, Toronto. Suits by or against the Company may be brought in the name of the Indemnity Mutual Marine Assurance Company, Limited.

2. The Company was constituted by deed of settlement dated 4th July, 1825, and incorporated on the 31st day of December, 1886, under the English Companies' Act, 1862 to 1883.

3. The original corporate name of the Company was The Indemnity Mutual Marine Assurance Company, which name was, by resolution of General Court of Directors of the Company, changed to that of the Indemnity Mutual Marine Assurance Company, Limited, 29th July, 1886.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

The capital stock of the Company consists of 67,000 shares of £15 each, with £3 paid per share.

5. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1922.

BALANCE SHEET, 31ST DECEMBER, 1920.

Dr.

	£	s.	d.
To Capital (67,000 Shares of £15 each upon which £3 per Share have been paid)	201,000	0	0
" Reserve	900,000	0	0
" Building Reserve	50,000	0	0
" Investment Depreciation Account	200,000	0	0
" Sundry Creditors	291,984	3	5
" Underwriting Suspense Account	740,387	11	10
" Balance of Underwriting Account, 1920	1,470,147	12	11
" Balance of Profit and Loss Account	783,567	3	8
	<u>£4,637,086</u>	<u>11</u>	<u>10</u>

Cr.

	£	s.	d.
By Freehold and Building	230,000	0	0
" Government and other Securities and short loan	3,955,500	7	9
" Cash at Bankers and in hand	127,654	12	8
" Bills Receivable	1,000	0	0
" Stamps	1,064	13	10
"Sundry Debtors	321,866	17	7
	<u>£4,637,086</u>	<u>11</u>	<u>10</u>

Profit and Loss Account, 31st December, 1920.

Dr.

	£	s.	d.	£	s.	d.
To Dividend and Bonus paid in February	£83,750	0	0			
Less Income Tax	25,125	0	0			
	<u>58,625</u>	<u>0</u>	<u>0</u>			
" Interim Dividend paid in August	£67,000	0	0			
Less Income Tax	20,100	0	0			
	<u>46,900</u>	<u>0</u>	<u>0</u>			
				105,525	0	0
" Transferred to Investment Depreciation Account				100,000	0	0
" Balance (including provision for Taxes and other contingencies)				783,567	3	8
				<u>£989,092</u>	<u>3</u>	<u>8</u>

Cr.

	£	s.	d.
By Balance	736,712	7	9
" Interest on Investment and Rents, less provision for corporation Profits Tax.....	123,265	12	10
" Transfer Fees.....		5	0
" Balance Underwriting Account, 1919, on 31st December, 1919.....	£1,666,249	8	9
Less Losses, Averages, etc., on 1919 Account in 1920	997,135	10	8
	<u>669,113</u>	<u>18</u>	<u>1</u>
Less Transferred to Underwriting Suspense Account to close 1919	550,000	0	0
	<u>119,113</u>	<u>18</u>	<u>1</u>
	<u>989,092</u>	<u>3</u>	<u>8</u>

UNDERWRITING ACCOUNT, 1920.

Dr.

	£	s.	d.
To Net Settlements.....	794,842	1	10
" Directors' Fees.....	4,500	0	0
" General Office Expenses, Salaries and Charges.....	27,849	16	7
" Balance	1,470,147	12	11
	<u>2,297,339</u>	<u>11</u>	<u>4</u>

	£	s.	d.
By Net Premiums (less Agents' Commissions and Expenses)	2,297,339	11	4
	<u>2,297,339</u>	<u>11</u>	<u>4</u>

We have audited the above Balance Sheet, and, having examined the Books of the Company, verified the securities, with the exception of certain Securities deposited abroad for which the usual confirmation have not yet arrived, and obtained all the information and explanation we have required, we have to report that in our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Company.

DELOITTE, PLENDER, GRIFFITHS & Co., AUDITORS.

On behalf of the Board,

FRED. HUTH JACKSON,

L. A. WALLACE,

31st January, 1921.

Directors.

ROYAL EXCHANGE ASSURANCE.

Certificate of Registry No. 4468.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of the Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act (Imp.), 1 Edw. VII, chap. X.

4. The Company is registered in Ontario for the transaction of Inland and Ocean Marine Insurance Insurance for the term ending 30th April, 1922.

RECEIPTS.

Marine Department.

The Net Premiums amounted to £1,070,952 3s. 4d.; with interest, the total income was £1,098,499 10s. 11d.

PAYMENTS.

The losses paid in respect of 1920 and previous years amounted to £740,206 2s. 6d. The Expenses of Management were £127,802 19s. 3d.

The Marine Fund amounts £1,438,709 18s. 4d. The sum of £200,000 has been transferred to Profit and Loss Account.

Cr.

	£	s.	d.
Amount of Marine Insurance Fund at the beginning of the year....	1,408,219	9	2
Premiums after deduction of re-insurance premiums, returns, brokerage, discount and commission	1,070,952	3	4
Interest dividends and rents	£39,353	8	0
Less income tax thereon	11,806	0	5
	27,547	7	7
	£2,506,719	0	1

Dr.

	£	s.	d.
Claims paid and outstanding	740,206	2	6
Expenses of management	127,802	19	3
Transferred to profit and loss account	200,000	0	0
Amount of Marine Insurance Fund at the end of the year, as per balance sheet	1,438,709	18	4
	£2,506,719	0	1

GENERAL BALANCE SHEET, 31ST DECEMBER, 1920.

LIABILITIES.

	£	s.	d.
Proprietors' Capital paid up	689,219	17	10
Life Assurance Fund	4,286,194	18	9
Annuity Fund	765,992	0	0
Capital Redemption Fund	243,510	0	0
Fire Insurance Fund	916,980	0	0
Marine Insurance fund	1,438,709	18	4
General Accident Insurance Fund	579,195	0	0
Special Reserve Fund for taxation.....	80,000	0	0
Profit and Loss Account (General Reserve Fund)	829,585	4	7
Claims admitted or intimated, but not paid—			
Life Assurance	51,936	0	0
Fire Insurance	213,224	18	11
Annuities due and unpaid.....	4,690	19	8
Surrendered and Settlement Policies Suspense Accounts.....	11,118	10	3
Deposit Fund (Clerk's Savings)	28,252	5	4
Security Deposit Fund (Security for Agents and others).....	769	18	1
Pension and Other Reserve Funds.....	238,521	12	5
Sundry Creditors	967,002	9	11
	£11,344,903	14	1

ASSETS.

Mortgages on property within the United Kingdom.....	664,209	1	0
Mortgages on property out of the United Kingdom.....	23,434	4	2
Loans on parochial and other public rates.....	104,527	9	4
Loans on life interests.....	101,698	8	8
Loans on revisions.....	138,905	2	1
Loans on stocks and shares.....	190,190	4	5
Loans on Company's Policies within their surrender values.....	221,121	18	5
Loans on personal security.....	39,439	15	10
	1,483,436	3	11

Investments—	£	s.	d.
Deposit with the High Court (Bank of England Stock).....	20,250	0	0
British Government securities and Bank of England Stock.....	2,955,113	19	2
Municipal and county securities, United Kingdom.....	207,933	14	1
Indian and Colonial Government securities.....	413,979	12	4
Indian and Colonial Provincial securities.....	15,659	0	0
Indian and Colonial Municipal securities.....	78,648	18	8
Foreign Government securities.....	697,516	4	1
Foreign Provincial securities.....	6,837	2	3
Foreign Municipal securities.....	166,884	10	0
Railway and other debentures and debenture stock—Home and Foreign	1,208,435	8	2
Railway and other preference and guaranteed stocks.....	341,297	5	7
Railway and other ordinary stocks.....	672,576	6	11
Freehold ground rents.....	128,878	7	5
House property.....	673,784	9	1
Life interests.....	4,750	6	1
Reversions	152,369	0	10
	9,228,350	8	7
Agents' Balances	1,523,728	5	2
Outstanding Premiums	42,381	18	2
Outstanding Interest, Dividends and Rents.....	16,533	1	8
Interest accrued but not payable.....	92,989	0	0
Bills receivable	10,773	0	8
Marine Stamps	3,067	3	0
Cash—			
On deposit	117,123	15	4
In hand and on current account	309,957	1	6
	<u>£11,344,903</u>	<u>14</u>	<u>1</u>

I report to the proprietors that I have examined the books at the Head Office for the year ended 31st December, 1920, and have checked the incorporation therein of the returns from the Branches. I further report that I have verified the investments of the Corporation at the close of the year, with the exception of certain certificates of Russian securities not to hand, and compared the above Balance Sheet with the Books, and that having obtained all the information and explanations I have required, I am of opinion that such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Corporation's affairs according to the best of my information and the explanations given to me, and as shown by the books of the Corporation. I certify that no part of any fund has been applied directly or indirectly for any purpose other than the class of business to which it is applicable.

N. E. WATERHOUSE, *Auditor.*

3 Frederick's Place, Old Jewry, E.C.
29th March, 1921.

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Certificate of Registry No. 4354.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Thames and Mersey Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was registered under the Act of 7 and 8 Vict., chap. 110, on 21st June, 1860, in London, and was there incorporated under the Companies' Act, 1862, as a limited company, on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies Registration Office, Somerset House, London.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining **unpaid upon** the shares held by them.

4. The Company is registered in Ontario for the transaction of **Ocean Marine** and **Inland Marine Insurance** for the term ending 30th April, 1922.

MARINE ACCOUNT.

	£	s.	d.
Amount of Marine Fund at beginning of the year			
Reserve for unexpired Risks being 40% of year's income	£215,255	17	7
Additional reserve	84,744	2	5
	300,000	0	0
Premium Income (after deduction of Returns, Re Insurances and Agency charges)	595,725	7	8
Additional Reserve			
Transferred from Profit and Loss Account	255	17	7
	£895,981	5	3

Cr.

	£	s.	d.
Claims paid and outstanding (including Underwriter's Commission)	490,236	10	3
Expenses of Management	40,243	0	6
Carried to Profit and Loss	42,211	11	5
Amount of Marine Fund at the end of the year			
Reserve for unexpired risks, being 40% of the premium income for the year	238,290	3	1
Additional reserve	85,000	0	0
	323,290	3	1
	£895,981	5	3

PROFIT AND LOSS ACCOUNT.

Dr.

	£	s.	d.
Balance of last year's account	194,713	16	8
Interest on Investments	71,173	8	3
Interest Income Tax	16,581	18	9
	54,591	9	6
Transferred from Marine Account	42,211	11	5
	£291,516	17	7

BALANCE SHEET AS AT 31ST DECEMBER, 1920.

Cr.

		£	s.	d.
Dividend for 1919	50,000	0	0	
Less Income Tax	15,000	0	0	
		35,000	0	0
Income Tax 1919-20 assessment		14,998	7	0
Amount carried to investment reserve		45,359	17	4
Transferred to Marine Account		255	17	7
Loss on sale of investments		26,565	14	6
Balance to next year's account		169,337	1	2
		<u>£291,516</u>	<u>17</u>	<u>7</u>

BALANCE

Dr.

	£	s.	d.
Capital subscribed, 100,000 shares at £20 per share, £2,000,000 paid up £2 per share	200,000	0	0
Reserve Fund	500,000	0	0
Marine Fund	323,290	3	1
Investment Reserve Fund	261,718	4	7
Reserve for Excess Profits Tax (Balance)	76	0	0
Suspense Account (Dividends unpaid)	630	10	8
Outstanding Marine Losses	82,027	0	0
Profits and Loss Account	169,337	1	2
Amounts owing to other Insurance Companies	10,417	7	11
Current Accounts owing by the Company	34,453	10	3
	<u>£1,581,949</u>	<u>17</u>	<u>8</u>

Cr.

	£	s.	d.
Investment at Book Value	1,280,612	16	9
Outstanding Interest accrued but not due	16,835	8	5
Cash with Bankers, on deposit, in hand and Policy Stamps	88,722	17	2
Agents' Balances	138,540	12	11
Outstanding Premiums	19,909	0	10
Amounts owing to the Company	14,649	16	6
Amounts owing by other Insurance Companies	22,577	7	11
Bills Receivable	101	17	2
	<u>£1,581,949</u>	<u>17</u>	<u>8</u>

In accordance with the provisions of the Companies' (Consolidation) Act 1908, we report that we have audited the above Balance Sheet and Accounts, and have obtained all the information and explanations we have required. In our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the Books of the Company. We have had produced to us the Securities representing the Investments appearing upon the Head Office Books; the securities for the Investments appearing upon the books of the other branches are satisfactorily certified and in our belief the Assets set forth in the Balance Sheet are in the aggregate fully of the value stated therein after deducting the amount set aside in Investment Fluctuation Fund.

Liverpool, 11th April, 1921

(Signed) STEAD, TAYLOR & STEAD,
 CHARTERED ACCOUNTANTS.
 W. F. MOORE,
 (Signed) A. K. BARNES, *Directors.*

UNION MARINE INSURANCE COMPANY (LIMITED).

Certificate of Registry No. 4573.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Union Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom. 25 and 26 Vict., chap. 89, The Companies' Act, 1862, and amendments thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1922.

BALANCE SHEET FOR THE YEAR ENDING 31st DECEMBER, 1920.

Profit and Loss Account to 31st December, 1920.

Dr.

	£	s.	d.
To Balance Profit and Loss Account, as shown in the last General Balance Sheet.....	331,884	17	3
" Balance of Underwriting Account, 1919.....	475,628	9	10
" Interest on Investments and Loans, etc..... £75,911 15 3			
Less Income Tax..... 22,868 7 4			
	53,043	7	11
	860,556	15	0

Cr.

	£	s.	d.
By Dividend authorized by General Meeting paid April, 1920.....	£32,700	0	0
" Interim Dividend paid October, 1920.....	32,700	0	0
	65,400	0	0
" Losses, Averages, Returns, Re-Insurances and Charges, paid on account of 1919.....	£369,689	2	2
" Transferred to Suspense against further claims.. 100,000 0 0			
	469,689	2	2
" Bad Debts.....	212	7	5
" Amount written off Investments	24,857	6	11
" Balance	300,97	18	6
	860,556	15	0

UNDERWRITING ACCOUNT.

Dr.

	£	s.	d.
To net Premiums, after deducting Returns, Re-insurances, Foreign Office Expenses and Taxes, and Agents' Charges	1,036,892	10	6

Cr.

	£	s.	d.
By Losses and Averages Paid	424,272	10	11
“ General Expenses (including Directors' Remuneration and Auditors' Fees	56,960	7	2
“ Balance	555,659	12	5
	<u>1,036,892</u>	<u>10</u>	<u>6</u>

GENERAL BALANCE TO 31ST DECEMBER, 1920.

Dr.

	£	s.	d.
To Capital—65,400 Shares of £20 each—£1,308,000—upon which £2 10s. per share has been called up	163,500	0	0
“ Reserve Fund	300,000	0	0
“ Sundry Creditors	634,902	1	0
“ Bills Payable	9,257	15	0
“ Underwriting Suspense Account	234,756	0	9
“ Underwriting Account, 1920	555,659	12	5
“ Profit and Loss Account	300,397	18	6
	<u>£2,198,473</u>	<u>7</u>	<u>8</u>

Cr.

	£	s.	d.
By Investments Freehold and Leasehold Properties	1,353,631	4	5
“ Sundry Debtors	809,317	6	2
“ Interest to date not received	11,866	0	0
“ Stamps in hand	1,148	15	0
“ Cash and Bills at Bankers and in hand	22,510	2	1
	<u>£2,198,473</u>	<u>7</u>	<u>8</u>

T. ROYDEN, }
J. H. BEAZLEY, } *Directors.*

In compliance with the provisions of the Companies (Consolidation) Act, 1908, we report to the Shareholders that we have examined the accounts of the Company, and have obtained all the information and explanations we have required. The above Balance Sheet is, in our opinion, properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs, according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence and value of the securities for the Investments to the amount specified.

HARMOOD BANNER & SON,

CHARTERED ACCOUNTANTS.

Liverpool, 12th March, 1921.

DIVISION B.

PROVINCIAL LICENSEES: BEING INSURANCE COMPANIES LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

Life Insurance Companies

Year ending 31st December, 1920

EQUITY LIFE ASSURANCE COMPANY OF CANADA.

Commenced business April, 1904.

HEAD OFFICE, CONFEDERATION LIFE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

H. Sutherland	Toronto.
Thomas Urquhart	Toronto.
S. Henderson	Toronto.
Dr. T. F. McMahon	Toronto.
Dan'l Urquhart	Toronto.
Geo. M. Begg	Toronto.
W. H. Shapley	Toronto.
H. L. Sutherland	Toronto.
J. M. Walton	Aurora.
James Reid	Montreal.
James Lang	Toronto.
J. H. McKnight	Toronto.

Officers:

H. Sutherland, President and Manager	Toronto.
Thomas Urquhart, 1st Vice-President	Toronto.
S. Henderson, 2nd Vice-President	Toronto.
Geo. M. Begg, Secretary-Treasurer	Toronto.

Auditors:

A. C. Neff & Co.	Toronto.
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Authorized Capital, \$500,000; Subscribed Capital, \$354,000; Paid up, \$35,400; Deposit at Provincial Treasury, \$33,500.

Statement for the Year Ending 31st, December, 1920.

Assets.

Amount of mortgages	\$298,853 40
Amount of loans on Company's policies	103,500 32
Amount of debentures, including War Loans	287,723 52
Actual cash in hand at head office	1,045 56
Cash on deposit in Standard Bank, Toronto	7,450 69
Interest due and accrued	8,196 13
Premiums outstanding (net)	5,787 99
Premiums deferred (net)	8,688 90
Office furniture (not extended) \$450.00	
Total assets	\$721,246 50
Subscribed capital stock uncalled	\$318,600 00

Liabilities.

Re-insurance reserve (Om. (5) Table interest at 3½ per cent. with "allowance")	\$66,509 24
Amount due auditors' fees, 1920	150 00
Amount premiums paid in advance	2,042 18
Amount Provincial tax, 1920 premiums	1,751 30
Interest paid in advance	2,000 00
Total liabilities	\$675,452 72
Capital stock paid up	\$ 35,400 00

Receipts.

Cash balance on 31st December, 1919 (not extended), \$656.23	
Amount received in cash for gross premiums	\$121,725 30
Amount received in cash for interest	37,604 57
Amount received for capital stock premium	3,500 00
Amount received for commission	966 14
Amount borrowed money (bank advance)	28,000 00
Amount received for profit on sale Bonds	300 00
Amount received for payments on mortgages and other investments (not extended), \$52,143.03	
Total receipts	\$192,096 01

Expenditure.

Expenses of management:	
Cash paid for agents' commission and salaries	\$ 19,908 60
" light	8 78
" medical fees	2,186 00
" interest discount or exchange	106 68
" law costs	13 50
" statutory assessment and license fee.....	75 46
" travelling expenses	1,841 06
" rent	1,200 00
" salaries and auditors' fees	13,079 34
" taxes (Municipal and Government)	1,493 22
" printing, stationery and advertising	1,050 67
" postage, telegrams and express	395 80
" other expenses	764 19
Total expenses of management	\$ 42,123 30

Miscellaneous expenditure:

Cash paid for claims which occurred during 1920	15,500 00
" re-insurance	4,972 15
" surrender values	9,633 60
" dividend	2,124 00
" matured endowments	15,000 00
" repayment of loans	44,000 00
" investments (not extended), \$103,045.98	

Total expenditure \$133,353 05

MISCELLANEOUS.

	Number.	Amount.
Contracts in force 31st December, 1919	2,583	\$ 3,682,603 00
Contracts taken during 1920.....	451	889,624 00
Gross number and amount of contracts on foot at any time during 1919	3,034	4,572,227 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1920.....	20	30,500 00
Contracts lapsed in 1920.....	105	163,500 00
Contracts surrendered for which cash } values have been paid }	47	94,127 00
Amount by which various contracts still on } foot were reduced in 1920..... }	.....	13,194 00
Total deductions.....	172	271,321 00
Number and amount of contracts on foot at 31st December, 1920	2,862	4,300,906 00
Re-insured	83	252,804 00
Net number and amount of contracts on foot at 31st December, 1920*..	2,862	4,048,102 00

*All in Ontario.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ c.	\$ c.
Allan, J. W.	Toronto	100	10,000 00	1,000 00
Begg, Geo. M.	"	100	10,000 00	1,000 00
Bick, John B.	"	5	500 00	50 00
Coutts, John.	Thamesville	5	500 00	50 00
Daly, F. W.	London	25	2,500 00	250 00
Daniel, C. D.	Toronto	5	500 00	50 00
Dodge, E. J.	"	35	3,500 00	350 00
Heggie, Dr. W. C.	"	10	1,000 00	100 00
Henderson, Rev. A.	Kipling, Sask....	200	20,000 00	2,000 00
Henderson, S.	Toronto	100	10,000 00	1,000 00
Lang, James.	"	100	10,000 00	1,000 00
McKibbin, N. B.	Toronto	5	500 00	50 00
McKnight, J. H.	"	50	5,000 00	500 00
McMahon, Dr. T. F.	"	250	25,000 00	2,500 00
McMillan, H. T.	"	15	1,500 00	150 00
McKee, Wm.	"	25	2,500 00	250 00
McEvoy, S. H.	Ames, Okla.	10	1,000 00	100 00
Reid, James.	Montreal	275	27,500 00	2,750 00
Reid, Mrs. Jas.	"	125	12,500 00	1,250 00
Shapley, W. H.	Toronto	100	10,000 00	1,000 00
Sherris, H.	"	5	500 00	50 00
Sutherland, H.	"	1,095	109,500 00	10,950 00
Sutherland, H. L.	"	500	50,000 00	5,000 00
Urquhart, D.	"	100	10,000 00	1,000 00
Urquhart, T.	"	100	10,000 00	1,000 00
Urquhart, T. & D.	"	50	5,000 00	500 00
Walton, J. M.	Aurora	150	15,000 00	1,500 00
Totals .....	.....	3,540	354,000 00	35,400 00

ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY.

HEAD OFFICE, WATERLOO, ONT.

Organized Nov. 19th, 1920—Commenced business Nov 19th, 1920.

Licensed in Ontario to transact Life, Accident and Sickness Insurance

Names and addresses of the Directors and Officers for the year 1921.

Directors:

S. C. Tweed	Waterloo.
J. C. Breithaupt	Kitchener.
A. Bauer	Waterloo.
Senator H. W. Laird	Regina, Sask.
J. A. Martin	Kitchener.
James Valentine	Waterloo.
A. R. Kaufman	Kitchener.
Dr. W. T. Wallace	Kitchener.
E. C. Mitchell	London.
A. E. Silverwood	London.
Dr. W. J. Brien	Essex.
Thos. Reid	Toronto.
A. E. Hulet	Norwich.
W. E. Long	Brantford.
Ed. Irwin	London.

Officers:

S. C. Tweed, President	Waterloo.
J. C. Breithaupt, Vice-President	Kitchener.
A. Bauer, Vice-President	Waterloo.
Senator H. W. Laird, Vice-President	Regina, Sask.
Mervyn Smith, Secretary	Waterloo.

Auditors:

J. Scully	Kitchener.
J. F. Scully	Kitchener.

Authorized Capital Stock	\$2,000,000 00
Subscribed Capital Stock	635,600 00
Capital Stock called	63,560 00
Capital Stock paid	41,050 00
Premium on Capital Stock paid	40,540 00
Amount unpaid on call	22,510 00
Amount Premium on Capital stock unpaid	23,860 00
Securities deposited at Provincial Treasury pursuant to the Ontario Insurance Act (par value)	27,000 00

Statement for the period from 19th November to 31st December, 1920.

Assets.

Municipal Debentures and Canada Loan Bonds (deposited with Provincial Government \$59,653.24)	\$ 104,097 84
Cash on hand at Head office	\$ 8,748.61
Cash in Royal Bank, Waterloo	5,881.22
	14,629 83
Interest due and accrued	688 40
Premiums outstanding in course of collection	3,937 51
Premiums deferred	1,426 91
Calls on Capital Stock in process of collection	22,510 00
Premiums on Calls Capital Stock in process of collection	23,860 00
	<u>\$171,150 49</u>

Liabilities.

Amount of unpaid loan from bank.....	\$ 25,543 00
Amount borrowed from bank on security (re purchase Government Bonds—in process)	25,000 00
Re-insurance reserve (Hm. Table, interest at 4½%)	20,278 00
All other commissions and sundry accounts.....	4,617 27
Total liabilities	\$ 75,436 27
Capital Stock paid up, and including \$22,510.00 calls in process of collection	\$ 63,560 00
Total Liabilities	\$ 138,998 27

Receipts.

Received from gross premiums	\$ 18,499.94
Received from calls on Capital Stock	41,050 00
Received from premiums on Capital Stock	40,540 00
Received from bank advance	25,000 00
Received from bank (re purchase Government Loan Bonds).....	25,543 00
Total receipts	\$ 150,632 94

Expenditure.

Expenses of management:	
Cash paid for agents' commissions	\$ 9,926 08
“ interest	20 45
“ license fee (Ontario)	110 00
“ license fees, etc., (other provinces)	465 00
“ travelling expenses	293 95
“ rent	42 50
“ salaries, directors and auditors fees.....	607 98
“ printing, stationery and advertising	2,195 66
“ postage, telegrams and express	218 88
“ incorporation expenses, excluding commissions.....	14,104 20
Total expenses of management	\$ 27,984 70

Miscellaneous payments:

Cast invested in Municipal Debentures and Government Securities (not extended \$104,097.34).	
Cash paid for office furniture.....	3,920 57
Total expenditures	\$ 31,905 27

Miscellaneous.

	Number	Amount
Contracts in force 31st December, 1920	343	\$ 1,053,300 00
Less re-insured		188,500 00
Net number and amount of Contracts on foot 31st Dec., 1920	343	\$ 864,800 00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed	Amount paid up.
Armbrust, A. A.	Kitchener.	2	200 00	20 00
Arnold, E. M.	Elmira.	100	10,000 00	1,000 00
Augustine, A. W.	Waterloo.	50	5,000 00	500 00
Avey, J. P.	Brantford.	75	7,500 00	500 00
Babb, W. F.	London.	25	2,500 00	250 00
Bauman, Mrs. B.	Kitchener.	25	2,500 00	.....
Bauer, A.	Waterloo.	150	15,000 00	750 00
Baxter, Geo. S.	Kitchener.	20	2,000 00	200 00
Beckman, C. E.	Kitchener.	10	1,000 00	500 00
Bechtel, B. E.	Waterloo.	25	2,500 00	125 00
Bechtel, W. B.	Kitchener.	40	4,000 00	400 00
Biggs, Mary E.	Preston.	5	500 00	50 00
Bish, J. W.	Waterloo.	10	1,000 00	100 00
Bishop, F. C.	Norwich.	50	5,000 00	500 00
Boehm, C. A.	Waterloo.	25	2,500 00	250 00
Bollert, M. E.	Kitchener.	25	2,500 00	250 00
Breithaupt, J. C.	Kitchener.	25	2,500 00	250 00
Briethaupt, J. E.	Kitchener.	50	5,000 00	125 00
Brien, J. W.	Windsor.	50	5,000 00	250 00
Brown Mrs. M. A.	Kitchener.	5	500 00	50 00
Bruegeman, J.	Waterloo.	10	1,000 00	.....
Bruegeman, Mrs. S.	Waterloo.	7	700 00	70 00
Butler, Mrs. I.	London.	10	1,000 00	100 00
Capling, E. J.	Kitchener.	5	500 00	50 00
Carmichael, G. R.	Kenora.	5	500 00	50 00
Carmichael, R. M.	Kenora.	5	500 00	50 00
Chase, H. S.	Toronto.	10	1,000 00	100 00
Clement, W. P.	Kitchener.	25	2,500 00	125 00
Copeland, R. Y.	Kitchener.	15	1,500 00	150 00
Coleridge, Thos.	London.	2	200 00	.....
Connor, M. P.	Kitchener.	5	500 00	50 00
Cromwell, L. A.	London.	10	1,000 00	.....
Cressman, A. K.	Waterloo.	50	5,000 00	50 000
Currie, R. M.	Saskatoon.	10	1,000 00	100 00
Curtis, Wm. F.	Kitchener.	10	1,000 00	100 00
Dantzer, A. L.	Waterloo.	25	2,500 00	.....
Davey, F. C. P.	Kitchener.	5	500 00	50 00
Detenbech, L. R.	Waterloo.	15	1,500 00	75 00
Devitt, A. E.	Waterloo.	25	2,500 00	100 00
Devitt, Essie A.	Waterloo.	10	1,000 00	100 00
Devitt, E. S.	Waterloo.	25	2,500 00	.....
Devitt, H. M.	Waterloo.	5	500 00	50 00
Devitt, E. M.	Waterloo.	25	2,500 00	250 00
Devitt, Menno.	Waterloo.	25	2,500 00	250 00
Diebel, Geo.	Waterloo.	25	2,500 00	250 00
Eby, A. A.	Kitchener.	5	500 00	.....
Eby, Oscar.	Kitchener.	20	2,000 00	100 00
Eckel, S.	Waterloo.	50	5,000 00	125 00
Erb, Maurice.	Kitchener.	10	1,000 00	50 00
Engel, J. H.	Waterloo.	75	7,500 00	375 00
Fawcett, W. J.	Kitchener.	50	5,000 00	200 00
Fitzgerald, E. C.	Kitchener.	25	2,500 00	125 00
Fitzpatrick, F. A.	Brockville.	3	300 00	15 00
Fitzpatrick, J. H.	Russell.	5	500 00	50 00
Fitzpatrick, L. V.	Brockville.	10	1,000 00	100 00
Fitzpatrick, Vera.	Brockville.	2	200 00	20 00
Fischer, W. F.	Waterloo.	25	2,500 00	.....
Fischer, E. J.	Waterloo.	5	500 00	50 00
Flynn, Mrs. L.	Waterloo.	10	1,000 00	100 00
Ford, Homer.	Kitchener.	50	5,000 00	250 00
Foster, Arthur.	Waterloo.	10	1,000 00	100 00
Frank, August, T.	Kitchener.	50	5,000 00	500 00
Frank, A. G.	Kitchener.	10	1,000 00	25 00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Gabel, A. J.	Kitchener.	10	1,000 00	100 00
Galloway, L. A.	Kitchener.	25	2,500 00	50 00
Gamble, J. A.	Russell.	5	500 00	50 00
Gardiner, Bee W.	Waterloo.	5	500 00	50 00
Gateman, L. B.	Kitchener.	5	500 00	.. . . .
Geiger, W.	Waterloo.	25	2,500 00	250 00
Gies, Philip.	Kitchener.	10	1,000 00	100 00
Gowdie, A. R.	Kitchener.	50	5,000 00	100 00
Grant, A. G.	London.	15	1,500 00	150 00
Green, R. C.	Kitchener.	10	1,000 00	100 00
Greunawald, W. A.	Kitchener.	10	1,000 00	50 00
Griffin, Mrs. B.	Winnipeg.	10	1,000 00	50 00
Gunther, A. W.	Kitchener.	15	1,500 00	60 00
Haedky, E. C.	Waterloo.	5	500 00	50 00
Harvey, Mrs. B. M.	Kitchener.	5	500 00	50 00
Hass, Mrs. H.	Waterloo.	25	2,500 00	.. . . .
Hass, Herman.	Waterloo.	25	2,500 00	125 00
Haviland, E. M.	Kitchener.	5	500 00	50 00
Haight, J. C.	Waterloo.	50	5,000 00	500 00
Heinrich, C. J.	Kitchener.	20	2,000 00	100 00
Humphill, C. O.	Waterloo.	15	1,500 00	150 00
Henderson, N. A.	London.	10	1,000 00	100 00
Henderson, Wm.	Waterloo.	50	5,000 00	250 00
Hess, J. W.	Kitchener.	5	500 00	10 00
Hett, J. E.	Kitchener.	20	2,000 00	100 00
Heveron, Jas.	Waterloo.	10	1,000 00	50 00
Hilliard, J. A.	Kitchener.	25	2,500 00	125 00
Hilliard, Miss F.	Waterloo.	5	500 00	50 00
Hilliard, Thos.	Waterloo.	25	2,500 00	250 00
Hilliard, W. L.	Waterloo.	50	5,000 00	250 00
Hill, J. Edward.	Kitchener.	5	500 00	50 00
Hodgins, F. S.	Kitchener.	20	2,000 00	.. . . .
Hogg, Wm.	Waterloo.	50	5,000 00	500 00
Holmes, L. S.	London.	25	2,500 00	.. . . .
Honsberger, J. F.	Kitchener.	10	1,000 00	100 00
Hohmeier, Chas. H.	Kitchener.	25	2,500 00	250 00
Houston, D. W.	Kitchener.	10	1,000 00	.. . . .
Howes, H. H.	Waterloo.	11	1,100 00	.. . . .
Howey, H. M.	London.	10	1,000 00	100 00
Hay, T. L.	Woodstock.	15	1,500 00	150 00
Hulet, A. E.	Norwich.	50	5,000 00	500 00
Hummel, G. M.	Kitchener.	5	500 00	.. . . .
Hummel, Ida.	Kitchener.	5	500 00	.. . . .
Irvin, W. Henry	Toronto.	5	500 00	50 00
Irwin, Edwin.	London.	50	5,000 00	500 00
Irwin, Hugh R.	London.	25	2,500 00	.. . . .
Irwin, R. T.	Norwich.	25	2,500 00	250 00
Jacques, C. E.	Kitchener.	50	5,000 00	100 00
Kalbfleisch, F. H.	Kitchener.	10	1,000 00	100 00
Kanmacher, G.	Preston.	10	1,000 00	100 00
Kaufman, A. R.	Kitchener.	50	5,000 00	500 00
Kaufman, J. R.	Waterloo.	10	1,000 00	.. . . .
Kaufman, M. R.	Kitchener.	50	5,000 00	250 00
Kennedy, G. N.	Kitchener.	10	1,000 00	100 00
Kerr, Mrs. Ada M.	Kitchener.	25	2,500 00	250 00
Kerr, J. A.	Kitchener.	10	1,000 00	25 00
Kingsmill, Inez E.	London.	20	2,000 00	200 00
Kirkland, J. W.	Kitchener.	5	500 00	.. . . .
Knetchel, H. W.	Kitchener.	5	500 00	.. . . .
Kraft, Cyrus.	Waterloo.	10	1,000 00	100 00
Kramp, Wesley C.	Kitchener.	10	1,000 00	100 00
Kuntz, W. A.	Waterloo.	25	2,500 00	.. . . .
Kyle, J. E.	Russell.	5	500 00	50 00
Laird, H. W.	Regina.	25	2,500 00	125 00
Lang, E. D.	Kitchener.	10	1,000 00	.. . . .

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up
			\$ c.	\$ c.
Lang, Arthur H.	Kitchener.	25	2,500 00	250 00
Langstaff, J. H.	Toronto.	25	2,500 00	.....
Langstaff, M. P.	Waterloo.	88	8,800 00	880 00
Lautenschlager, R. W.	Kitchener.	10	1,000 00	50 00
Learn, A. B.	Waterloo.	5	500 00	25 00
Lederman, Dr. S.	Kitchener.	25	2,500 00	250 00
Lippert, H.	Kitchener.	50	5,000 00	250 00
Long, W. E.	Brantford.	150	15,000 00	250 00
MacCallum, J. J.	Kitchener.	10	1,000 00	100 00
MacCallum, L. C.	London.	10	1,000 00	100 00
MacDougall, D. S.	Russell.	5	500 00	50 00
MacGillivray, R. A.	Kitchener.	25	2,500 00	.....
MacKenzie, A.	Toronto.	20	2,000 00	200 00
McCallum, J. A.	London.	10	1,000 00	100 00
McGarvin, G. N.	Kitchener.	50	5,000 00	500 00
McNulty, W. H.	Kitchener.	10	1,000 00	.....
Macklin, F. E.	Kitchener.	5	500 00	50 00
Maedel, W. E.	Norwich.	25	2,500 00	.....
Mallory, Bertha.	Kitchener.	25	2,500 00	200 00
Martin, Grace.	Waterloo.	5	500 00	50 00
Martin, J. B.	Waterloo.	200	20,000 00	1,250 00
Martin, J. A.	Kitchener.	25	2,500 00	250 00
Martin, Noah.	Waterloo.	20	2,000 00	200 00
Marshall, H. J.	London.	5	500 00	.....
Mather, J. W.	Mount Forest.	5	500 00	50 00
Mavor, Elsie.	Waterloo.	5	500 00	50 00
Merchants Ptg. Company.	Kitchener.	25	2,500 00	250 00
Millar, A. I.	Spencerville.	10	1,000 00	100 00
Millar, Ralph K.	Spencerville.	10	1,000 00	100 00
Mistelle, H. G.	Waterloo.	5	500 00	50 00
Mitchell, E. C.	London.	100	10,000 00	1,000 00
Mitchell, W. A.	London.	25	2,500 00	.....
Montgomery, A.	Frankville.	1	100 00	10 00
Montgomery, F. S.	Frankville.	10	1,000 00	100 00
Montgomery, S.	Frankville.	10	1,000 00	100 00
Moyer, A. C.	Waterloo.	50	5,000 00	500 00
Murtagh, L. J.	Kitchener.	25	2,500 00	250 00
Murtagh, J. W.	Kitchener.	10	1,000 00	100 00
Murdoch, G. C.	Simcoe.	100	10,000 00	1,000 00
O'Donnell, C. W.	Waterloo.	10	1,000 00	100 00
Ovens, J. H.	Kitchener.	10	1,000 00	100 00
Newton, J. M.	Kitchener.	5	500 00	50 00
Newton, J. E.	Timmins.	2	200 00	20 00
Neuber, J. G.	Kitchener.	25	2,500 00	250 00
Parkes, G. E.	Waterloo.	10	1,000 00	100 00
Pernfuss, A. E.	Kitchener.	10	1,000 00	100 00
Pequegnat, C. D.	Kitchener.	5	500 00	.....
Power, F. E.	Kitchener.	5	500 00	50 00
Power, H. E.	Kitchener.	5	500 00	50 00
Rabb, K. S.	Waterloo.	5	500 00	50 00
Reid, G. M.	London.	100	10,000 00	.....
Reid, Thos.	Toronto.	50	5,000 00	50 00
Reidell, M. B.	Kitchener.	5	500 00	50 00
Rivers, H. C.	London.	10	1,000 00	100 00
Robins, O. W.	Winnipeg.	50	5,000 00	250 00
Rogers, Walter, [T.	Brockville.	15	1,500 00	150 00
Robinson, A. J.	Waterloo.	15	1,500 00	50 00
Ronan, N. E.	Russell.	5	500 00	50 00
Rooney, J.	Kitchener.	5	500 00	.....
Roos, Mrs. E.	Waterloo.	5	500 00	.....
Rudell, A. E.	Kitchener.	50	5,000 00	500 00
Sanford, R. H.	Kitchener.	5	500 00	50 00
Sauder, E. A.	Kitchener.	20	2,000 00	100 00
Sauder, L.	Kitchener.	25	2,500 00	250 00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up
Schl, J. M.	Waterloo.	10	1,000 00	.....
Schreiter, A.	Kitchener.	15	1,500 00	.....
Schaefer, H. H.	Kitchener.	10	1,000 00	100 00
Schwartz, L. F.	Kitchener.	5	500 00	.....
Schlee, Irvin.	Kitchener.	10	1,000 00	50 00
Schaus, Herbert.	Waterloo.	3	300 00	30 00
Scheifle, Alvin.	Kitchener.	50	5,000 00	.....
Schantz, F. A.	Kitchener.	10	1,000 00	100 00
Schnarr, J. H.	Kitchener.	5	500 00	.....
Schinbein, Geo.	Conestogo.	5	500 00	25 00
Shannon, W. A.	Norwood.	25	2,500 00	250 00
Shaver, Dr.	Brockville.	20	2,000 00	200 00
Shoemaker, H. W.	Kitchener.	10	1,000 00	.....
Shelley, L. W.	Kitchener.	5	500 00	.....
Shuh, Frank.	Waterloo.	10	1,000 00	100 00
Silverwood, A. E.	London.	25	2,500 00	.....
Smith, Miss F.	Kitchener.	10	1,000 00	100 00
Smith, Miss M.	Kitchener.	25	2,500 00	250 00
Smith, A. J.	London.	25	2,500 00	.....
Smith, Mrs. E.	Kitchener.	5	500 00	50 00
Smith, O. G.	Kitchener.	5	500 00	.....
Smith, Janet.	Kitchener.	5	500 00	50 00
Smith, Enoch D.	Windsor.	5	500 00	.....
Snider, C. W.	Waterloo.	25	2,500 00	250 00
Snider, F. W.	Waterloo.	25	2,500 00	125 00
Snider, J. S.	Waterloo.	50	5,000 00	500 00
Snider, Ida.	Waterloo.	5	500 00	50 00
Snyder, H. M.	Waterloo.	50	5,000 00	500 00
Snow, Robt.	Kitchener.	10	1,000 00	100 00
Staebler, H. L.	Kitchener.	5	500 00	.....
Stewart, R. E.	Kitchener.	5	500 00	50 00
Stone, J. Fred.	Ingersoll.	100	10,000 00	465 00
Streitcher, Augusta.	Waterloo.	5	500 00	25 00
Stoskoff, E. H.	Kitchener.	5	500 00	50 00
Steckenreiter, J. C.	Waterloo.	15	1,500 00	100 00
Stroh, Lincoln.	Waterloo.	30	3,000 00	300 00
Sturn, Herman A.	Waterloo.	10	1,000 00	100 00
Sturm, Maurice C.	Waterloo.	10	1,000 00	100 00
Swartz, Ella.	Brockville.	49	4,900 00	245 00
Swartz, L.	Brockville.	1	100 00	5 00
Swinton, Jas.	Kitchener.	5	500 00	50 00
Taylor, J. G.	Toronto.	50	5,000 00	250 00
Taylor, Rosena.	Toronto.	10	1,000 00	100 00
Treacy, W. C.	Kitchener.	25	2,500 00	.....
Turner, Jessie.	Kitchener.	10	1,000 00	50 00
Tweed, J. H.	Russell.	5	500 00	50 00
Tweed, S. C.	Waterloo.	400	40,000 00	1,500 00
Twiss, W. J.	Vancouver.	5	500 00	50 00
Underwood, G. E.	Toronto.	5	500 00	50 00
Underwood W. J.	London.	5	500 00	50 00
Uffelman, Adam.	Waterloo.	5	500 00	50 00
Uffelman, R. P.	Waterloo.	5	500 00	50 00
Valentine, Jas.	Waterloo.	200	20,000 00	2,000 00
Valentine, Mrs. J.	Waterloo.	50	5,000 00	500 00
Voelker, A. W.	Kitchener.	10	1,000 00	50 00
Voelker, W. O.	Waterloo.	10	1,000 00	50 00
Valentyne, H. J.	Toronto.	5	500 00	50 00
Wahl, Ernest.	Kitchener.	10	1,000 00	100 00
Wallace, W. T.	Waterloo.	100	10,000 00	500 00
Washburn, L.	Kitchener.	10	1,000 00	.....
Webb, H. A.	Kitchener.	10	1,000 00	25 00
Weber, Irvin K.	Waterloo.	5	500 00	.....
Weber, W. K.	Kitchener.	25	2,500 00	250 00

LIST OF SHAREHOLDERS—*Continued.*

Name	Address	No. of Shares.	Amount Subscribed.	Amount paid up
Wegenast, Elizabeth.....	Waterloo.....	10	\$1,000 00	\$100 00
Wegenast, Ida S.....	Waterloo.....	5	500 00	50 00
Wellem, H.....	Kitchener.....	20	2,000 00	100 00
Welker, A.....	Russel.....	5	500 00	50 00
Welker, Jacob.....	Kitchener.....	20	2,000 00	100 00
White, H. S.....	Kitchener.....	10	1,000 00	100 00
Wilhelm, H. M.....	Waterloo.....	25	2,500 00	
Wilson, H. F.....	Kitchener.....	10	1,000 00	100 00
Wilson, Dr. N. K.....	Toronto.....	25	2,500 00	
Winn, R. O.....	Kitchener.....	25	2,500 00	250 00
Witmer, E.....	Kitchener.....	5	500 00	50 00
Witzel, T. A.....	Kitchener.....	50	5,000 00	250 00
Wood, E. C.....	Waterloo.....	5	500 00	50 00
Ziegler, G. H.....	Kitchener.....	10	1,000 00	25 00
Ziegler, Harvey W.....	Waterloo.....	10	1,000 00	100 00
Zick, N. A.....	Waterloo.....	10	1,000 00	
Totals.....		63 56	635,600 00	41,950 00

POLICYHOLDERS' MUTUAL LIFE INSURANCE COMPANY.

Commenced business 21st April, 1920.

HEAD OFFICE, ROOM 503, TEMPLE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

John J. Main	Toronto.
A. C. Pratt	Toronto.
A. W. Briggs	Toronto.
A. M. Featherston	Toronto.
A. D. Smith, M.D.	Mitchell.
S. J. Carter	Montreal.
Geo. H. Featherston	Montreal.
J. M. Faircloth	Toronto.
W. S. Verrall	Toronto.
F. D. Lawrence	Montreal.

Officers:

John J. Main, President	Toronto.
A. C. Pratt, Vice-President	Toronto.
A. M. Featherston, General Manager and Secretary	Toronto.

Auditors:

A. C. Neff & Co.	Toronto.
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Authorized Capital, \$150,000; Subscribed Capital, \$109,900; Paid-up Capital, \$46,640;

Paid in Advance of Call, \$15,570; Unpaid on Calls, \$1,900; Deposit at Provincial Treasury, \$25,000.

Statement for the Year Ending 31st December, 1920.

Assets.

Amount of mortgages	\$	29,250 00
Amount of loans on Company's policies		19,115 62
Amount of Municipal Debentures and Canada War Loan Bonds (Alberta Manitoba and New Brunswick Government deposits)		50,047 04
Amount Canada War and Victory Loan Bonds (Ontario Government deposit, \$25,000.00)		95,527 54
Actual cash on hand at head office	\$	8,988 57
Cash on deposit, Molson's Bank, Toronto		24,227 25
		33,215 82
Due by Provincial agents		3,324 30
Interest due or accrued and unpaid		2,586 34
Premiums outstanding		52,226 90
Supplies and advertising material (not extended)	\$	2,000 00
Organization expense account (not extended)		7,648 80
All other		2,811 87
Total assets	\$	288,105 43
Subscribed capital stock uncalled, unless paid in advance of calls.	\$	61,360 00

NOTE: Since filing its report with the Department, the Company has taken the necessary steps to increase its paid up capital in order to provide greater security to policy-holders, and to make possible an expansion of its business operations. Calls upon its present shareholders have been made to the extent of \$34,420.00 payable in cash on or before February 1st, 1922.

Liabilities.

Re-insurance reserve (Hm. Table, interest at 4½ per cent. with "allowance")	\$ 309,608 00
Sundry expense accounts	201 57
Total liabilities to public	\$ 309,809 57
Capital stock paid up	\$ 46,640 00

Receipts.

Cash balances at 31st December, 1919, (not extended), \$18,294 08	
Gross premiums received in cash	\$ 150,564 87
Amount received for interest	11,180 26
Amount received for discount and exchange	20 98
Total receipts	\$ 161,766 11

Expenditure.

Expenses of management:	
Cash paid for agents' commission and salaries	\$ 40,539 55
" medical examination fees	4,788 88
" statutory assessment and license fee (Ontario)	74 46
" law costs	124 95
" travelling expenses	1,478 51
" rent	2,235 42
" license fees, etc., other Provinces	610 00
" taxes (Municipal and Government—Ontario)	1,215 25
" salaries, directors' and auditors' fees	10,306 16
" printing, stationery and advertising	2,833 23
" postage, telegrams, express and telephone	611 11
" Manitoba general expenses	2,242 92
" other expenses	2,021 28
Total expenses of management	\$ 69,081 72
Miscellaneous payments:	
Cash paid for claims during 1920	12 300 00
" re-insurance	18,155 63
" cash value policies surrendered	2,973 00
" debentures and other securities (not extended)	\$38,704.69
" policy loans (not extended), \$2,827.72	
" office furniture	233 00
" other expenses	2,568 61
Total expenditure	\$ 105,311 96

MISCELLANEOUS.

	Number	Amount
Contracts in force, 31st December, 1919.	1,909	\$ 3,537,756 00
Contracts taken during 1920.	1,139	2,353,250 00
Gross number and amount of contracts on foot at any time during 1920....	3,048	5,891,006 00
	Number	Amount
Deductions:		
Death claims.		12,500 00
Contracts lapsed, terminated, not taken.		607,356 00
Cash values paid and exchanged.		619,856 00
Less re-insurance lapsed.		10,000 00
Total deductions extended.	245	609,856 00
Gross number and amount of contracts on foot 31st December, 1920.	2,803	5,281,150 00
Less " " " re-insured.		710,635 00
Net " " " on foot 31st December, 1920.	2,803	4,570,515 00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Acton, Jas.	Toronto.	10	\$1,000 00	\$300 00
Alguire, A. O.	Cornwall.	10	1,000 00	360 00
Black, W. A.	Winnipeg, Man.	20	2,000 00	2,000 00
Bolster, L. E.	Sturgeon Falls.	5	500 00	150 00
Bonnick, Chas.	Toronto.	10	1,000 00	300 00
Briggs, A. W.	Toronto.	20	2,000 00	600 00
Bull, M.	Winnipeg.	3	300 00	300 00
Burrows, F. J.	Seaforth.	2	200 00	200 00
Carley, A. D.	Hamilton.	10	1,000 00	300 00
Carter, S. J.	Montreal.	10	1,000 00	300 00
Chambers, W. J.	Calgary.	20	2,000 00	600 00
Chisholm, Dr.	Halifax.	10	1,000 00	1,000 00
Clark, Adam.	Winnipeg.	4	400 00	400 00
Clark, C. W.	Winnipeg.	10	1,000 00	1,000 00
Cross, W. H.	Winnipeg.	5	500 00	500 00
Dempsey, H.	Carrying Place.	50	5,000 00	500 00
Dickson, J. A.	Hamilton.	10	1,000 00	300 00
Dickson, W. J.	Toronto.	10	1,000 00	300 00
Dow, Dr. Geo.	Owen Sound.	5	500 00	150 00
Dube, J. E.	Montreal.	10	1,000 00	1,000 00
Duke, Thos.	Vancouver.	1	100 00	100 00
Dupois, L. N.	Montreal.	10	1,000 00	1,000 00
Fairecloth, J. M.	Toronto.	10	1,000 00	300 00
Featherston, A. M.	Toronto.	64	6,400 00	1,920 00
Featherston, A.	Toronto.	16	1,600 00	580 00
Featherston, G. H.	Montreal.	50	5,000 00	1,500 00
Gordon, G. W., D.D.	Winnipeg.	10	1,000 00	1,000 00
Gray, W. A.	Smith's Falls.	5	500 00	150 00
Gunne, W. J.	Kenora.	20	2,000 00	600 00

LIST OF SHAREHOLDERS.—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ c.	\$ c.
Hammond, W. J.	Winnipeg	10	1,000 00	1,000 00
Hanna, A. S.	Perth	5	500 00	150 00
Hart, J. W.	Huntsville	5	500 00	150 00
Howell, J.	Welland	3	300 00	90 00
Irwin, J. R.	Cobourg	5	500 00	150 00
Kerr, Dr. R. Ashton.	Montreal	10	1,000 00	1,000 00
Lawrence, Fred. D.	Montreal	20	2,000 00	2,000 00
Leslie, John	Montreal	2	200 00	200 00
Locker, F. B.	Montreal	10	1,000 00	1,000 00
Logie, W.	Sarnia	5	500 00	150 00
McArthur, Jas. O.	Toronto	5	500 00	150 00
McBain, John	Montreal	50	5,000 00	1,500 00
McGuire, Dr. G. C.	Vancouver	1	100 00	100 00
McIntosh, D. J.	Vankleek Hill.	10	1,000 00	300 00
McKenzie, B. E.	Toronto	90	9,000 00	2,700 00
MacDonald, J. A.	Montreal	5	500 00	500 00
Main, J. J.	Toronto	50	500 00	1,500 00
Mann, Jas.	Renfrew	5	500 00	150 00
Marquis, J. A.	Brantford	5	500 00	150 00
Mathers, W. E.	Stirling	30	3,000 00	.....
Montgomery, T.	Winnipeg	20	2,000 00	2,000 00
Morin, Victor	Montreal	5	500 00	500 00
Murdoch, Dr. H. M.	Winnipeg	6	600 00	600 00
Mylks, G. W.	Kingston	5	500 00	150 00
Palmer, John W.	Montreal	10	1,000 00	1,000 00
Pattee, F. J.	Hawkesbury	5	500 00	150 00
Parkes, G. H.	Toronto	10	1,000 00	300 00
Peck & Son	Gananoque	10	1,000 00	300 00
Pratt, A. C.	Toronto	50	5,000 00	1,500 00
Rogers, D.	London	4	400 00	120 00
Savage, J.	Guelph	2	200 00	60 00
Shaw, W. H.	Toronto	10	1,000 00	300 00
Short, A. L.	Kingston	10	1,000 00	300 00
Sinclair, D. J.	Woodstock	5	500 00	150 00
Sinclair, J.	Gananoque	2	200 00	60 00
Small, Dr. H. B.	Ottawa	20	2,000 00	600 00
Smith, Dr. A. D.	Mitchell	10	1,000 00	1,000 00
Smith, S.	Winnipeg	2	200 0	200 00
Smith & Johnston	Ottawa	20	2,000 00	600 00
Vance, Annie.	Montreal	5	500 00	500 00
Verrall, W. S.	Toronto	20	2,000 00	600 00
Walker, F. W.	"	20	2,000 00	600 00
Walker, W.	Niagara Falls	5	500 00	150 00
Walton, G. A.	Toronto	35	3,500 00	1,050 00
White, W. G.	Winnipeg	10	1,000 00	1,000 00
Wilson, E. L. (Miss)	Toronto	20	2,000 00	600 00
Workman, Mark	Montreal	10	1,000 00	1,000 00
Young, Frank	Hoard's Station	10	1,000 00	300 00
Young, G. S.	Prescott	2	200 00	60 00
Young, S.	Toronto	10	1,000 00	300 00
Totals .....	.....	1,099	109,900 00	\$46,640 00

RECAPITULATION

OF

Assets, Liabilities, Receipts and Expenditures
of Life and Life and Accident Insurance Companies

LIFE, AND LIFE AND ACCIDENT INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Name of Company.	Policy Loans.		Mortgages.		Municipal Debentures, Government and other securities.		Interest accrued.		Cash.		Premiums outstanding (net).		Deferred premiums (net).		Agents' balances.		Calls and Premiums only in process of collection.		All other.		Totals.		Office furniture, etc. (Not extended).		Subscribed capital, unutilized loss paid in advance.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Equity Life	103,500	32	298,853	40	287,723	52	8,196	13	8,496	24	5,787	99	8,688	90	.....	.....	.....	.....	.....	.....	731,216	50	450	00	318,600	00
*Ontario-Equitable Life and Accident .....	.....	.....	.....	.....	104,087	84	688	40	14,829	83	3,387	51	1,436	91	.....	.....	.....	.....	46,370	00	171,150	49	3,920	57	572,040	00
Policyholders' Mutual Life	19,115	62	29,250	00	145,574	58	2,586	34	33,215	82	52,226	90	.....	.....	3,324	30	2,811	87	.....	.....	288,105	43	19,648	80	61,360	00
Totals	122,615	94	328,103	40	537,395	91	11,470	87	56,311	89	61,952	40	10,115	81	3,324	30	2,811	87	16,370	00	1,180,502	42	14,009	37	952,000	00

*Commenced business November 19th, 1920.
The Government deposits at date of publication are as follows: Equity Life, \$33,500; Ontario-Equitable, \$27,000; Policyholders' Mutual Life, \$35,000.
Supplies on hand, \$2,000; organization expenses, \$7,648.80;

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Name of Company.	Re-insurance reserve.		Advance premiums.		Provincial tax on premiums.		Unpaid losses.		Borrowed money.		Interest paid in advance.		Other liabilities.		Total liabilities except paid-up capital stock.		Paid-up capital stock.		Calls on capital stock unpaid.		No. of policies in force.		Net amount at risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Equity Life.....	a	669,509 24	2,042 18	1,751 30	.....	.....	.....	.....	.....	.....	2,000 00	150 00	675,452 72	35,400 00	.....	.....	.....	.....	.....	.....	2,862	.....	4,048,102 00	
Ontario-Equitable Life and Accident.	b	20,278 00	.....	.....	.....	.....	50,543 00	.....	.....	.....	.....	4,617 27	75,438 27	41,050 00	22,510 00	.....	.....	.....	.....	.....	343	.....	864,800 00	
Policyholders' Mutual Life.....	c	309,608 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	201 57	309,809 57	46,640 00	1,900 00	.....	.....	.....	.....	.....	2,803	.....	4,570,515 00	
Totals.....		999,395 24	2,042 18	1,751 30	.....	.....	50,543 00	.....	.....	.....	2,000 00	4,968 84	1,060,700 56	123,090 00	24,410 00	.....	.....	.....	.....	.....	6,008	.....	6,483,417 00	

a Om. (5) table 3½ per cent.
b Hm. 4½ per cent. with "allowance"
c Hm. 4½ per cent. with "allowance"
The Government deposits at date of publication are as follows: Equity Life, \$33,500; Ontario-Equitable, \$27,000; Policyholders' Mutual Life, \$25,000.

LIFE, AND LIFE AND ACCIDENT INSURANCE COMPANIES.—Continued.
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Name of Company.	Gross Premiums.		Interest.		Calls on capital stock.		Premiums on capital stock.		Borrowed money.		Commission.		All other.		Total.		Policy Loans repaid.		From securities (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Equity Life.....	121,725	30	37,604	57	.....	.....	3,500	00	28,000	00	966	14	300	00	192,096	01	10,480	50	41,662	53
Ontario-Equitable Life and Accident..	18,168	97	.....	.....	41,050	00	40,540	00	50,543	00	.....	.....	330	97	150,632	94	.....	.....	.....	.....
Policyholders' Mutual Life.....	150,564	87	11,180	26	.....	.....	.....	.....	.....	.....	.....	.....	20	98	161,766	11	.....	.....	.....	.....
Totals.....	290,459	14	48,784	83	41,050	00	44,040	00	78,543	00	966	14	651	95	504,495	06	10,480	50	41,662	53

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Name of Company.	Expenses of Management.						Claims.		Surrender values paid.		Endowments matured.		Re-insurance.		Other expenditure.		Total.		Loans on Policies.		Invested (not extended).			
	Agents' Commission and salary.	Salaries and auditors' fees.	Medical fees.	Statutory Assessment and license fee (Ontario).	All other.	Total expenses of management.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Equity Life.....	19,908	60	13,079	34	2,186	00	75	46	6,873	90	42,123	30	15,500	00	9,633	60	4,972	15	46,124	00	133,353	05	81,356	83
Ontario Equitable Life and Accident	9,926	08	607	98	.....	.....	110	00	17,340	64	27,984	70	.....	.....	.....	.....	3,920	57	31,905	27	.....	.....	104,097	84
Policyholders' Mutual Life	40,539	55	10,306	16	4,788	88	74	46	13,372	67	69,081	72	12,300	00	2,973	00	18,155	63	2,801	61	105,311	96	38,704	69
Totals.....	70,374	23	23,993	48	6,974	88	259	92	37,587	21	139,189	72	27,800	00	12,606	60	23,127	78	52,846	18	270,570	28	224,159	36

(a) Dividends, \$2,124.00; repayment loans, \$44,000.



Joint Stock Fire Insurance Companies

Year ending 31st December, 1920

MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 19th January, 1898.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

R. E. Gibson	Toronto.
G. S. Ryerson, M.D.	Toronto.
John H. C. Durham	Bond Lake.
N. H. Stevens	Chatham.
J. R. Durham, M.D.	Warren, Pa.
Wm. Prendergast	Toronto.
B. P. Corey	Petrolia.
R. H. Greene	Toronto.
J. W. Scott	Listowel.
W. S. Dingman	Toronto.

Officers:

R. E. Gibson, President	Toronto.
G. S. Ryerson, M.D., 1st Vice-President	Toronto.
John H. C. Dunham, 2nd Vice-President and Gen. Mgr.	Bond Lake.

Auditors:

A. J. Walker, C.A.	Toronto.
Rutherford Williamson, C.A.	Toronto.

Authorized capital, \$500,000.00.

Subscribed capital, \$300,000.00; Paid-up capital, \$150,000.00.

Securities deposited in the Treasury of Ontario, \$156,568.68.

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash value of real estate (office building, 86 Adelaide St. East)	\$ 75,000 00
Municipal and Provincial Governments debentures (part-Government deposit)	473,089 47
Loan and Trust Companies' debentures (part-Government deposit)	
War Loan	191,375 00
Mortgages	
Cash at head office	\$ 1,317 22
" on deposit in Union Bank	
" on deposit in Royal Bank	23,083 18
" on deposit Canada Permanent Mortgage Corporation	5,804 59
Interest due and accrued	7,645 37
Cash in agents' hands acknowledged by them and considered good	25,230 58
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1920	4,697 60
Rebates (due from other companies)	179 87
Total Assets	\$807,422 88
Subscribed capital stock uncalled	\$150,000 00

LIABILITIES.

Amount of losses supposed or reported	\$ 1,000 00
Amount required to re-insure all outstanding fire risks, being 50 per cent. of gross premiums on all policies in force at 31st December, 1920	420,720 62
Commission	4,000 00
Total liabilities, except capital stock	\$425,720 62
Capital stock paid up in cash	\$150,000 00

Receipts.

Cash balance at 31st December, 1919 (not extended), \$30,283.94	
Gross premiums received in cash.....	\$570,634 04
Received for interest	28,154 87
“ rents	5,900 00
“ commission on re-insurance	1,715 51
“ re-insurance on policies become claims	315 90
“ endorsement fees	226 92
“ debentures, mortgages and other securities (not extended), \$60,850.00	
Total	<u>\$606,947 24</u>

Expenditure.

Expenses of management:

Paid for law costs	\$ 50 00
“ light	70 71
“ discount and exchange	1,642 51
“ commission to agents, salaries and bonus	136,030 10
“ office furniture and Goad's plans	2,549 76
“ rent and taxes (municipal and government)	16,467 79
“ statutory assessment and license	533 20
“ stationery, printing and advertising	15,196 37
“ travelling expenses	3,364 50
“ postage, telegrams and express	1,354 72
“ investigation and adjustment of claims.....	2,520 26
“ salaries, directors' and auditors' fees	40,252 00
“ building expenses account	4,202 42
“ other expenses	2,422 02
Total expenses of management	<u>\$226,656 36</u>

Miscellaneous payments:

Amount paid for losses which occurred prior to 1920	20,825 24
“ losses which occurred during the year 1920	178,153 54
“ re-insurance	8,649 29
“ rebate	3,005 49
“ dividends	15,000 00
“ debentures, mortgages and other securities	

Total \$452,289 92

CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less.	Three years.	Total.
	\$ c.	\$ c.	\$ c.
Amount covered by policies in force 31st December, 1920.....	22,601,334	69,086,229	91,687,563 00
Re-insurance			
Of the foregoing risks there were re-insured.	832,550	184,966	1,017,516 00
Net risks actually carried by the Company at 31st December, 1920.	21,768,784	68,901,263	90,670,047 00

MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number	Amount
		\$ c.
Policies in force 31st December, 1919.	56,988	69,899,767 00
Taken during the year 1920, new and renewed.	44,049	65,331,561 00
Gross number and amount in force at any time during 1920.	101,037	135,231,328 00
Deduct expired and cancelled during 1920.	33,109	43,543,765 00
In force at 31st December, 1920.	67,928	91,687,563 00

* All in Ontario.

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1920.

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			\$	\$ c.
Abell, Henry	Toronto	10	500	250 00
Adams, James	Toronto	5	250	125 00
Adams, Mrs. M.	"	35	1,750	875 00
Adams, W. J.	Brooklin	10	500	250 00
Agar, C. J.	Toronto	10	500	250 00
Agnew, Thos. J.	Prince Albert, Sask.	25	1,250	625 00
Allen, T. A.	Toronto	10	500	250 00
Alexander & Cable Co., Ltd.	Toronto	20	1,000	500 00
Andrews, E. B.	Toronto	10	500	250 00
Armstrong, Wm.	Niagara-on-the-Lake.	10	500	250 00
W. T. Atkinson Estate	Toronto	10	500	250 00
Alexander, John.	"	12	600	300 00
Beck, The C., Mfg. Co. Ltd.	Penetanguishene.	20	1,000	500 00
Bedford, E. Hope.	Oshawa	20	1,000	500 00
Bell, W. N.	Paris	10	500	250 00
Brown, John	Ottawa	5	250	125 00
Burch, George	St. Catharines	20	1,000	500 00
Brayley, J. E.	Toronto	20	1,000	500 00
Chantler, Thomas	"	10	500	250 00
Clancy, Miss H.	"	10	500	250 00
Cleghorn, W. W.	Wellesley	10	500	250 00
Coatsworth, Alan.	Toronto	6	300	150 00
Connor, F. E., M.D.	Shelbrook, Sask.	2	100	50 00
Conway, Mrs. Howard B.	Toronto	10	500	250 00
Corey, Bloss P.	Petrolea	100	5,000	2,500 00
Cox, Mrs. Annie L.	Davisville	3	150	75 00
Cressman, Noah.	Kitchener	10	500	250 00
Curtis, Frank.	Toronto	10	500	250 00
Carolan, James.	"	5	250	125 00
Carleton, E. M.	"	40	2,000	1,000 00
Davis, Ammon.	"	100	5,000	2,500 00
Deitch, J. E.	"	26	1,300	650 00
Durham, Ann Angus.	Bond Lake	100	5,000	2,500 00
Durham, James R., M.D.	Warren, Pa.	260	13,000	6,500 00
Durham, J. H. C.	Bond Lake	845	42,250	21,125 00
Dingman, W. S.	Toronto	100	5,000	2,500 00
Field, J. M.	Goderich	5	250	125 00
Forster, A. I.	Toronto	10	500	250 00
Fraser, D. B., M.D.	Stratford	10	500	250 00
Fuller, Anna E.	Windsor	20	1,000	500 00
Ghent, Chas. A.	Havelock	10	500	250 00
Gibson, Ralph E.	Toronto	400	20,000	10,000 00
Gray, Gertrude A.	"	3	150	75 00
Greene, R. H.	"	150	7,500	3,750 00
Greenizen, Isaac.	Petrolea	5	250	125 00
Gearing, T. V.	Toronto	10	500	250 00
Guest, G. H.	"	2	100	50 00
Godbold, Mrs. I.	"	2	100	50 00
Gordon, Geo. A.	"	5	250	125 00
Hastie, Robert.	"	50	2,500	1,250 00
Heck, B.	"	55	2,750	1,375 00
Herriman, W. C., M.D.	Orillia	10	500	250 00
Hetrick, Mrs. M.	Toronto	60	3,000	1,500 00
Hicks, Mrs. Catharine.	"	35	1,750	875 00
Hicks, Miss K.	"	5	250	125 00
Hillock, Frank.	"	10	500	250 00
Hogg, David.	Perth	20	1,000	500 00
Hope, Mrs.	Edmonton, Alta.	5	250	125 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1920.—*Continued.*

Name.	Address.	No. of Shares.	Amount subscribed for.	Amount paid up.
			\$	\$ c.
Hughes, S. N.....	Toronto	10	500	250 00
Hill, David	Richmond Hill.....	22	1,100	550 00
Hill, Mrs. Elizabeth.....	Aurora	5	250	125 00
Harniman, A. L. Estate.....	Toronto	4	200	100 00
Hall, W. Geo.....	"	20	1,000	500 00
Ireland, J. G.....	Harriston.....	5	250	125 00
Innes, Wm.....	Richmond Hill.....	4	200	100 00
Joynt, John	Lucknow	5	250	125 00
Johnston, A. J.....	Toronto	4	200	100 00
Johnston, Isabella.....	"	12	600	300 00
Kearns, Jas. F.....	Kinistino, Sask.....	4	200	100 00
Knight, Albert E. and Clara.....	Toronto.....	30	1,500	750 00
Keenan, Wm., Estate.....	"	10	500	250 00
Ketcheson, H. F.....	Belleville	20	1,000	500 00
Legge, Wm. H.....	Jefferson.....	100	5,000	2,500 00
MacNamara, C. C.....	Toronto.....	5	250	125 00
Magee, Harold W.....	"	27	1,350	675 00
Maher, J. D.....	"	6	300	150 00
Marshall, George, Estate.....	"	10	500	250 00
Mellow, S. J., M.D.....	Port Perry	10	500	250 00
Merner, Abslaom.....	Trout Creek.....	10	500	250 00
Mitchell, W. G.....	Toronto	307	15,350	7,675 00
Munro, Hugh, M.P.P.....	Alexandria	20	1,000	500 00
Munroe, Geo. A.....	Saskatoon, Sask.....	10	500	250 00
Munroe, M. J.....	Edmonton, Alta	10	500	250 00
Munroe, Wm.....	Edmonton.....	20	1,000	500 00
Mansell, Wm.....	Toronto	10	500	250 00
Maxwell, H.....	"	12	600	300 00
MacDonald, A. G. F.....	Alexandria	5	250	125 00
McCaw, W. H.....	Port Perry	5	250	125 00
McCormack, Major Carson	Toronto	50	2,500	1,250 00
Macdonald, Jessie	Carleton Place	5	250	125 00
McDonald, P. A.....	Penetanguishene.....	10	500	250 00
McDougall, Mrs. Anna E.....	North Bay	5	250	125 00
McLennan, K., M.D.....	Alexandria	20	1,000	500 00
McLennan, Farquhar D.....	Cornwall	50	2,500	1,250 00
McClelland, J. H.....	Brampton.....	2	100	50 00
McClure, R. H.....	Toronto	50	2,500	1,250 00
McArthur, John C.....	Rockside.....	10	500	250 00
Nelson, Robert	Toronto	5	250	125 00
Neale, C. W. Ross.....	"	5	250	125 00
Ostrum, I. B.....	Alexandria.....	20	1,000	500 00
Peine, Louis	New Hamburg	11	550	275 00
Plews, W. S.....	Toronto	60	3,000	1,500 00
Prendergast, Wm.....	"	75	3,750	1,875 00
Purdy, W. T.....	Kinistino, Sask.....	5	250	125 00
Pyke, Geo. J.....	Toronto.....	5	250	125 00
Purdy, A. S.....	"	10	500	250 00
Pennell, Margaret	"	2	100	50 00
Pickering, Mrs. Margaret.....	Burlington.....	20	1,000	500 00
Ratz, A. E.....	Tavistock.....	10	500	250 00
Reiner, J. G.....	Wellesley.....	20	1,000	500 00
Ryerson, Capt. Eric E.....	Toronto	88	4,400	2,200 00
Ryerson, G. Sterling	Niagara on the Lake.....	120	6,000	3,000 00
Robertson, Thos., Estate	Toronto	140	7,000	3,500 00
Robertson, E. A.....	Stratford.....	4	200	100 00
Robinson, Charles W.....	Toronto.....	16	800	400 00
Rous, Clara Clark.....	"	4	200	100 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1920—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
Ryerson, Mary A., Estate	Toronto	80	\$ 4,000	\$ c. 2,000 00
Schaefer, H. M.	Milverton	5	250	125 00
Scott, J. W.	Listowel	200	10,000	5,000 00
Smith, A. Dalton, M.B.	Mitchell	20	1,000	500 00
Snugs, A.	Los Angeles, Cal.	5	250	125 00
Stevens, N. H.	Chatham	25	1,250	625 00
Sterling Realty Corporation Ltd.	Toronto	160	8,000	4,000 00
Sutherland, R. W.	"	2	100	50 00
Stewart, C. G.	Saskatoon	16	800	400 00
Stewart, Miss M. E.	Toronto	20	1,000	500 00
Taylor, Miss Del.	"	20	1,000	500 00
Trall, Florence E., Mrs.	"	20	1,000	500 00
Unser, William, Estate	"	12	600	300 00
Vogan, S. W.	Walkerton	5	250	125 00
Vaisey, E.	Toronto	20	1,000	500 00
Vale Percy A.	"	10	500	250 00
Walker, Albert J.	"	10	500	250 00
Walker, E. C.	"	10	500	250 00
Ward, T. S., Estate Ex.	Lindsay	2	100	50 00
Warden, Gilbert T.	Toronto	20	1,000	500 00
Wilkinson, W. B., Estate	Toronto	4	200	100 00
Williams Rutherford	"	5	250	125 00
Witton, J. G.	Hamilton	5	250	125 00
Wythe, Fred. P.	Toronto	745	37,250	18,625 00
Wythe, Reba Crammond	"	120	6,000	3,000 00
Walker, Raymond	"	5	250	125 00
Whaley, J. M.	"	10	500	250 00
Wilcox, T. J.	Sault Ste. Marie	40	2,000	1,000 00
Ward, James, Estate	Stratford	2	100	50 00
Walker, Mrs. S. F.	Fort William	60	3,000	1,500 00
Weston, Mrs. Mercy C.	Toronto	5	250	125 00
Wright, A. R.	"	8	400	200 00
Totals		6,000	\$300,000	\$150,00 00

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, 32 CHURCH STREET, TORONTO.

Commenced business 1st July, 1871.

Names and addresses of the Directors and Officers for the year 1921.

Directors.

Alfred Wright	Toronto.
Jos. Walmsley	Toronto.
Albert E Blogg	Toronto.
Chas. M Horswell	Toronto.
F. E. Dingle	Toronto.

Officers:

Alfred Wright, President	Toronto.
Joseph Walmsley, Vice-President	Toronto.
Hugh F. Crighton, Secretary	Toronto.

Auditors.

A. C. Neff, F.C.A.	Toronto.
Oscar Hudson, A.C.A.	Toronto.

Authorized Capital, \$250,000; Subscribed Capital, \$100,000; Paid-up, \$100,000; Securities deposited in Treasury of Ontario, \$35,893.33, par value.

Statement for the Year Ended 31st December, 1920.

Assets.

Value of real estate, Head Office Building, 32 Church Street, Toronto	\$ 72,000 00
Mortgages	20,800 00
Municipal and Provincial Government and Loan Company debentures and other securities (Government deposit, \$35,893.33)	111,455 17
Dominion of Canada War Loan	240,000 00
Cash on hand, head office	\$ 9,196 23
Cash on deposit in Dominion Bank, Toronto	17,839 26
Cash on Deposit, Imperial Bank, Toronto	23,226 03
Cash on deposit, Huron and Erie Mortgage Association	36,158 56
Agents' balances	86,420 08
Interest accrued and unpaid	11,644 38
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1920	3,295 45
Goad's plans (not extended)	9,374 73
All other	\$2,496.86
Total assets	269 31
Total assets	\$555,259 12

Liabilities.

Amount of reported losses under adjustment	\$ 4,723 16
All other, including accrued war tax	708 86
Unearned premiums, being 50 per cent. of gross premiums on all policies in force at 31st December, 1920	141,373 83
Total liabilities, except capital stock	146,805 85
Capital stock paid up in cash	\$100,000 00

Receipts.

Cash balance at 31st December, 1919, (not extended)	\$26,839.52
Gross premium received in cash	200,673 22
Received for interest	23,429 66
Rents	6,574 00
Commission	3,903 10
Re-insurance on policies become claims	3,193 49

Re-insurance adjusting expenses	20 97
Rebates	2 72
Salvage	10 00
Investment account (not extended)	\$8,029.00
Total	<u>\$237,807 16</u>

Expenditure.

Expenses of management:

Paid for commission and agents' bonus	\$ 41,415 65
" salaries, directors' and auditors' fees	9,227 50
" rents and taxes (municipal and government)	3,703 80
" statutory assessment and license fee	225 61
" stationery, printing and advertising	1,044 76
" travelling expenses	579 33
" postage, telegrams and express	523 52
" investigation and adjustment of claims	1,027 65
" building expenses account	4,782 30
" other expenditure	867 28
Total expenses of management	<u>\$63,397 40</u>

Miscellaneous payments:

Amount paid for losses which occurred prior to 1920	3,563 38
" losses which occurred during 1920	62,868 30
" rebates	22,074 52
" of dividends to shareholders	25,000 00
" invested (not extended)	\$9,352 00

Total expenditure	<u>\$176,903 60</u>
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CURRENCY OF FIRE INSURANCE CONTRACTS.

Gross amount in force 31st December, 1920.	One year or less.	Three years.	Total.
Amount covered by policies in force 31st Dec., 1920 ..	\$11,375,267	\$17,262,209	\$ 28,637,476 00
Re-insurance.			
Of the foregoing risks there were Re-insured		4,025,831	4,025,831 00
Net risks in force 31st December, 1920.	11,375,267	13,236,378	24,611,645 00

MOVEMENT IN FIRE INSURANCE CONTRACTS.

Fire Risks.	Number.	Amount.
		\$ c.
Policies in force 31st December, 1919	29,483	25,403,490 00
Taken during the year 1920, new and renewed	8,645	21,989,183 00
Totals	38,128	47,392,673 00
Deduct expired and cancelled during 1920.	18,338	18,755,197 00
*In force at 31st December, 1920.	19,790	28,637,476 00

LIST OF SHAREHOLDERS AT 31st DECEMBER, 1920.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid up in cash.
London & Lancashire Fire Insurance Company.....	London, Eng....	1,900	\$95,000 00	\$95,000 00
Horsewell, Chas. Milton.....	Toronto	20	1,000 00	1,000 00
Blogg, Albert E.	"	20	1,000 00	1,000 00
Wright, Alfred	"	20	1,000 00	1,000 00
Dingle, Frank E.	"	20	1,000 00	1,000 00
Walmsley, Joseph.....	"	20	1,000 00	1,000 00
Totals.....	.....	2,000	100,000 00	100,000 00

* In Ontario, amount \$28,289,026 00

RECAPITULATION

OF

Assets, Liabilities, Receipts and Expenditure of
Joint Stock Fire Insurance Companies

JOINT STOCK FIRE INSURANCE COMPANIES.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Name of Company.	Real Estate.		Bonds, mortgages and other investments.		Loans on stocks and debentures.		Unearned part 50 per cent. of premiums paid for re-insurance of risks in force at 31st Dec., 1920.		Interest accrued.		Cash.		Agents' balance.		Re-insurance on losses.		All other assets.		Total assets.		(Road's plans, office furniture, etc., (not extended).		Subscribed capital stock uncalled.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Merchants' Queen City	75,000 00		664,464 47				4,657 60		7,645 37		30,204 99		25,230 58		179 87		289 31		807,492 88				150,000 00	
Queen City	72,000 00		372,255 17				9,374 73		3,295 45		86,420 08		11,644 38				289 31		555,959 12		2,496 86		150,000 00	
Totals	147,000 00		1,036,719 64				14,072 33		10,940 82		116,625 07		36,874 96		179 87		289 31		1,362,682 00		2,496 86		150,000 00	

Government deposits are as follows:—Merchants', \$115,568.68; Queen City, \$35,893.33.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Name of Company.	Unpaid losses.		Unearned premiums.		Commission.		All other liabilities.		Total liabilities except paid-up capital stock.		Paid-up capital stock.		Number of policies in force.		Net amount at risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			\$	c.
Merchants' Queen City	1,000 00		420,720 62		4,000 00				425,720 62		150,000 00		67 998		90,670,047 00	
Queen City	4,723 16		141,373 82				708 86		146,805 85		100,000 00		19 790		24,611,645 00	
Totals	5,723 16		562,094 45		4,000 00		708 86		572,526 47		250,000 00		87,718		115,281,692 00	

JOINT STOCK FIRE INSURANCE COMPANIES.
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Name of Company.	Gross premiums.	Interest and dividends.	Rent.	Re-insurance on losses.	Extra premiums, fees, etc.	Commission.	Re-insurance cancelled and adjustment expenses.	Other.	Total.	From investments (Not extended).
Merchants'	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Queen City	570,634 04	28,154 87	5,900 00	315 90	226 92	1,715 51	2 72	30 97	606,947 24	60,850 00
	200,673 22	23,429 66	6,574 00	3,193 49	.....	3,903 10	.....	.....	237,807 16	8,029 00
Totals.....	771,307 26	51,584 53	12,474 00	3,509 39	226 92	5,618 61	2 72	30 97	844,754 40	68,879 00

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Name of Company.	Commission.	Salaries, Directors' and Auditors' fees.	Rent and Taxes (municipal and government)	Law Costs.	Ontario Statutory assessment and fees.	Expenses on building.	All other expenses.	Total expenses of management.	Losses.	Re-insurance premiums.	Rebate.	Dividends.	All other.	Total.	Invested (not extended).
Merchants'	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Queen City	136,030 10	40,352 00	16,467 76	50 00	533 20	4,202 42	20,120 88	236,656 36	196,978 78	8,649 29	3,005 49	15,000 00	.....	452,289 93	213,866 27
	41,415 66	9,227 50	5,082 13	.....	225 61	3,255 83	4,190 68	63,397 40	66,431 68	.....	22,074 52	25,000 00	.....	176,903 60	9,352 00
Totals.....	177,445 75	49,479 50	21,549 89	50 00	758 81	7,458 25	33,311 56	290,053 76	265,410 46	8,649 29	25,080 01	40,000 00	.....	629,193 52	223,218 27

Cash-Mutual Fire Companies

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

Cash Mutuals may be distinguished into (A) those having no joint stock capital
(B) those having a joint stock capital.

A.

The Economical Mutual Fire Insurance Company.
The Gore District Mutual Fire Insurance Company.
The Perth Mutual Fire Insurance Company.
The Waterloo Mutual Fire Insurance Company.

B.

The Fire Insurance Exchange Corporation, Stock and Mutual.
Hand-in-Hand Insurance Company, Mutual and Stock.
The Millers' and Manufacturers' Insurance Company, Mutual and Stock.
The Monarch Fire Insurance Company, Cash Mutual and Stock.
The Wellington Fire Insurance Company, Mutual and Stock.

A.—Cash-Mutual Fire Companies

HAVING NO JOINT STOCK CAPITAL

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KITCHENER, ONT.

Commenced business 28th October, 1871.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

John Fennell, President	Kitchener.
George C. H. Lang, Vice-President	Kitchener.
W. H. Schmalz	Kitchener.
L. J. Breithaupt	Kitchener.
H. G. Lackner	Kitchener.
H. L. Janzen	Kitchener.
P. S. Lautenschlager	Kitchener.
Hartman Krug	Kitchener.
George Pattinson	Preston.

Officers:

John Fennell, President	Kitchener.
George C. H. Lang, Vice-President	Kitchener.
W. H. Schmalz, Manager and Secretary-Treasurer	Kitchener.

Auditors:

J. M. Scully, F.C.A.	Kitchener.
J. A. Law	Kitchener.

Unassessed premium note capital, \$216,603.54. Securities deposited at Provincial Treasury, \$50,000.

Statement for the Year Ending 31st December, 1920.

Assets.

Cash value of real estate	\$ 60,000 00
Amount of mortgages on real estate	183,785 00
Amount of debentures and Canada War Loan (Ontario Government deposit)	660,031 17
Cash on hand at Head Office	\$3,915 44
Cash on deposit in Molsons Bank, Kitchener, Ont. (Deposit receipt, Ontario Government deposit)	312 53
Cash on deposit in Molsons Bank (Savings), Kitchener, Ont....	848 59
Cash on deposit in Royal Bank, Kitchener, Ont.	1,185 96
	<u>6,262 52</u>
Amount unpaid of agents' balances	9,076 71
Amount of premium notes in force after deducting all payments thereon and assessments levied	216,603 54
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1920.....	14,991 80
Amount due for re-insurance on losses	26 00
Accrued interest	10,806 46
Office furniture and Goad's plans (not extended)	\$5,000 00
Total assets	<u>\$ 1,161,583 20</u>

Liabilities.

Unearned premiums, being 50 per cent. gross premiums on all cash system policies in force at 31st December, 1920.....	\$ 112,877 64
Amount of losses supposed or reported	123 00
Amount of unpaid loans from banks	63,286 06
Total liabilities	<u>\$176,286 70</u>

Receipts.

Cash balance at 31st December, 1919 (not extended).....	\$18,845 78	
Cash received as fixed payments of 1920	\$	68,822 18
“ premiums on cash system		149,117 73
“ interest		40,848 19
“ agents' balances of 1919 received in 1920		8,584 91
“ re-insurance on losses		6,161 50
“ transfer fees		119 75
“ additional premiums		2,075 67
“ investment (not extended)	\$73,679.76	
Total receipts	\$	275,729 93

Expenditure.

Expenses of management:

Amount paid for investigation and adjustment of claims and travelling expenses	\$	1,351 50
“ commission to agents		36,328 70
“ statutory assessment and license fee		222 99
“ fire marshall's tax		588 25
“ printing, stationery, advertising, and Goad's plans		5,680 44
“ salaries, directors' and auditors' fees		30,360 34
“ postage, telephone, telegrams, express and exchange		1,575 05
“ fuel, light and water		809 02
“ taxes (municipal and government)		2,581 41
“ law costs		206 45
“ Bradstreet's, caretaker, repairs to building, bonds, laundry, and sundries		1,969 74
Total expenses of management	\$	81,673 89

Miscellaneous payments:

Cash paid for losses which occurred prior to 1920	126 71
“ losses which occurred during 1920	57,030 87
“ re-insurance	28,027 93
“ rebate, abatement, and returned premiums.....	15,919 61
“ investments (not extended)	\$242,500.00

Total expenditure \$ 182,779 01

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

System.	One year or less.	Three years.	Total.
Mutual		\$5,848,273.00	\$5,848,273.00
Cash	\$6,470,134.00	19,382,047.00	25,852,181.00
Totals	\$6,470,134.00	\$25,230,320.00	\$31,700,454.00
<i>Re-insurance.</i>			
Cash	1,792,748.00	1,213,080.00	3,005,828.00
Net risks carried by Company, 31st December, 1920	\$4,677,386.00	\$24,017,240.00	\$28,694,626.00

MOVEMENT IN RISKS.

Fire Risks—Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	2,955	\$5,640,100.00
Policies new and renewed during 1920	1,155	2,550,729.00
Gross number during 1920	4,110	\$8,190,829.00
Less expired and cancelled in 1920	1,237	2,342,556.00
Net risks in force on mutual system, 31st December, 1920.....	2,873	\$5,848,273.00
Fire Risks—Cash System.	Number.	Amount.
Policies in force 31st December, 1919	17,500	\$23,000,954.00
Policies new and renewed during 1920	7,539	12,415,851.00
Gross number during 1920	25,039	35,416,805.00
Less expired and cancelled in 1920	6,894	9,564,624.00
Net risks in force on cash system, 31st December, 1920	18,145	\$25,852,181.00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1920.

	Three years
Amount of face of all premium notes held by Company, and legally liable to assessment	\$ 353,840 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	216,603 54
Amount of premium notes received during the year 1920	142,252 63

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October, 1839.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

C. R. H. Warnock	Galt.
Charles Turnbull	Galt.
Robert Scott	Galt.
F. S. Jarvis	Galt.
A. E. Watson	Ayr.
Lincoln Goldie	Guelph.
W. K. George	Toronto.
J. N. MacKendrick	Galt.
James D. Allen	Galt.

Officers:

C. R. H. Warnock, President	Galt.
Charles Turnbull, Vice-President	Galt.
J. N. MacKendrick, Secretary-Treasurer	Galt.

Auditors:

George C. Easton	Galt.
Wm. Philip	Galt.

Unassessed premium note capital, \$238,504.00.

Securities in Treasury of Ontario, par value, \$50,000.00

Statement for the Year Ended 31st December, 1920.**Assets.**

Cash value of real estate	\$ 30,000 00
Loans secured by mortgages	88,366 66
Debentures (\$50,000 deposited with Ontario Government) and Dominion War Loan	728,709 63
Actual cash on hand at Head Office	\$ 2,170.58
Cash on deposit to the Company's credit, not drawn against in the following chartered bank:	
Merchants' Bank, agency at Galt	43,858.05
	46,028 63
Cash in agents' hands.....	4 440 37
Amount of premium notes in force, after deducting all payments thereon and assessments levied	238,504 00
Amount of interest accrued	9,226 87
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of cash risks in force at 31st December, 1920	11,069 90
Total assets	
	\$1,156,346 06

Liabilities.

Amount of supposed or reported loss	7,478 06
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1920	162,669 38
Total liabilities	
	\$ 170,147 44

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$22,918.55
Cash received as fixed payments of 1920	74,055 02
" fixed payments for years prior to 1920	1,141 80
" premiums on cash system	197,561 04
" agents' balances of 1919 received in 1920	3,724 19
" interest (including rent)	42,787 21

Cash received as re-insurance on losses	\$ 6,312 50
" transfer fees	260,21
" from mortgage and debenture investments (not extended)	\$40,159 96
Total receipts	<u>\$ 325,841 97</u>

Expenditure.**Expenses of management:**

Amount paid for commission and bonus to agents	\$ 49,267 62
" fuel and light	855 55
" license fee and statutory assessment	273 88
" fire marshall tax	732 20
" printing, stationery and advertising	3,077 13
" taxes (Government and Municipal)	3,089 93
" salaries, directors' and auditors' fees.....	27,170 25
" travelling expenses and automobile	1,185 96
" postage, telephone, telegrams and express	1,630 12
" investigation of claims	1,054 05
" incidentals	8,339 34
Expenses of management	<u>\$ 96,676 03</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1920.....	420 39
" losses which occurred during 1920	96,163 64
" re-insurance premiums	14,656 37
" rebate, abatement and returned premiums	11,061 64
" refund to members	13,923 78
" purchase of securities (not extended)	\$109,990 00
Total	<u>\$232,901 85</u>

CURRENCY OF RISKS**Amount covered by policies in force 31st December, 1920.**

System	One year or less	Three years	Total
Mutual		\$ 5,836,705.44	\$ 5,836,705.44
Cash	\$8,131,598.13	27,502,641.53	35,634,239.66
Total	\$8,131,598 13	\$33,339,346.97	\$41,470,945.10
<i>Re-insurance.</i>			
On mutual system		\$ 408,807.91	\$ 408,807 91
Cash system	355,682 43	1,930,439.03	2,286,121.46
Total re-insurance	\$ 355,682.43	\$ 2,339,246.94	\$ 2,694,929.37
Net risks carried by Company, 31st December, 1920	\$7,775,915.70	\$31,000,100.03	\$38,776,015.73

MOVEMENT IN RISKS

MUTUAL SYSTEM		Number	Amount
Policies in force 31st December, 1919		2775	\$ 5,484,499.66
Policies new and renewed during 1920		1068	2,469,588.44
Gross number during 1920		3843	\$ 7,954,088.10
Less expired and cancelled in 1920		1099	2,117,382.66
Net risks in force on mutual systems, 31st December, 1920		2744	\$ 5,836,705.44
Cash System		Number.	Amount
Policies in force, 31st December, 1919		16584	\$30,518,881.48
Policies new and renewed during 1920		7745	16,609,875.42
Gross number during 1920		24,329	\$47,128,756.90
Less expired and cancelled in 1920		6,699	11,494,517.24
Net risks in force, on cash system, 31st December, 1920		17,630	<u>\$35,634,239.66</u>

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1920.

	Three-year risks
Amount of face of all premium notes held by Company, and legally liable to assessment	\$378,793 00
Amount of premium notes, after deducting all payments thereon and assessments levied	238,504 00
Amount of premium notes received during the year 1920	159,873 00
Payments on premium notes of 1920, including all sums credited on said premium notes:	
Paid up to 31st December, 1920	31,974 60

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced Business 1st December, 1863.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

G. G. McPherson, K.C.	Stratford.
John Brown	Stratford.
Geo. Hamilton	Stratford.
Charles Packert	Stratford.
J. A. Robertson, M.D.	Stratford.
James Trow	Stratford.
James Jones	Mitchell.
Andrew Kuhry	Walkerton.
A. M. Kay	Stratford.

Officers:

G. G. McPherson, K.C., President	Stratford.
John Brown, Vice-President	Stratford.
Charles Packert, Manager	Stratford.
George Kay, Secretary	Stratford.

Auditors:

James Dickson	Stratford.
Wm. Irwin ..	Stratford.

Deposited in the Treasury of Ontario	\$ 50,000 00
Unassessed premium note capital	195,079 09

Statement for the Year Ended 31st December, 1920.

Assets.

Cash value of real estate	\$ 12,770 10
Cash value of mortgages	91,275 00
Value of municipal debentures and Dominion of Canada Loan (Ontario Government Deposit)	614,093 20
Cash at Head Office	\$4,332 27
Cash deposited in Royal Bank, Stratford	2,781 72
Cash deposited in Canadian Bank of Commerce, Stratford, Ont.	7,089 07
Cash deposited in Merchants' Bank, Stratford	4,019 73
	18,222 79
Cash in agents' hands acknowledged by them to be due, and considered good	5,530 91
Amount of premium notes in force, after deducting all payments thereon and assessments levied	195,079 09
Amount of re-insurance on losses	27 50
Amount of unearned part (50 percent.) of premium paid for re-insurance of risks on cash system in force at 31st December, 1920	10,241 38
Total assets	\$947,239 97

Liabilities.

Amount of losses supposed or reported	\$ 5,421 12
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1920	118,844 91
Total liabilities	\$124,266 03

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$22,570 55
Cash received as fixed payments due in 1920	\$ 63,455 38
" as premiums on cash system	131,502 16

Cash received for interest	\$38,866 23
" for re-insurance on account of losses.....	10,091 71
" extra premiums and endorsement fees	720 94
" agents' balances of 1919 received in 1920.....	6,977 33
" rents	175 00
" all other	
" from investments (not extended)	\$16,291.87

Total receipts \$251,788 75

Expenditure.

Expenses of management:

Cash paid for commission to agents	\$ 36,262 01
" statutory assessment and license	278 18
" fire marshal tax	723 03
" investigation and adjustment of claims	852 57
" taxes (Government and Municipal)	2,463 19
" salaries, directors' and auditors' fees	25,147 63
" printing, stationery and advertising	2,551 95
" travelling expenses	833 40
" postage, telephone, telegrams and express	1,081 16
" fuel and light	277 09
" exchange	254 44
" bonds (official and agents)	30 00
" Mutual Underwriters' Assn	10 00
" sundry expenses (including \$500 grant Salvation Army	9,673 71

Total expenses of management \$ 80,488 36

Miscellaneous payments:

Cash paid for losses which occurred prior to 1920	1,838 42
" losses which occurred in 1920	66,489 85
" re-insurance	26,797 35
" rebates	10,208 60
" investments (not extended)	\$85,000.00
" other expenditure	1,605 81

Total expenditure \$187,428 38

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1920.

System	One year or less.	Three years.	Total.
Mutual		\$13,005,728.00	\$13,005,728.00
Cash	4,928,090.00	22,243,424.00	27,171,514.00
Totals	\$4,928,090.00	\$35,249,152.00	\$40,177,242.00

Re-insurance.

Mutual		\$3,180,633.00	\$3,180,633.00
Cash	525,980.00	2,189,532.00	2,715,512.00
Totals	\$525,980.00	\$5,370,165.00	\$5,896,145.00

Net risks carried by Company, 31st

December, 1920 \$4,402,110.00 \$29,878,987.00 \$34,281,097.00

MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force, 31st December, 1919	4682	\$12,620,149.00
Policies new and renewed during 1920	1634	5,581,232.00
Gross number during 1920	6316	18,201,381.00
Less expired and cancelled in 1920	2024	5,195,653.00
Net risks in force on mutual system, 31st December, 1920	4292	\$13,005,728.00

Cash System.	Number.	Amount.
Policies in force, 31st December, 1919	17,136	\$24,005,608.00
Policies new and renewed during 1920	9147	15,024,731.00
Gross number during 1920	26283	\$39,030,339.00
Less expired and cancelled in 1920	8608	11,858,825.00
Net risks in force on cash system, 31st December, 1920	17675	\$27,171,514.00

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$310,907 30
Amount of all premium notes, after deducting all payments thereon and assessments levied	195,079 09
Amount of premium notes received during the year 1920	132,254 27
Cash paid up to 31st December, 1919	26,451 27

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th May, 1863.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Geo. Diebel	Waterloo.
Allan Bowman	Preston.
Simon B. Bricker	Waterloo.
J. Howard Simpson	Guelph.
P. E. Shantz	Preston.
Richard Roschman	Waterloo.
L. W. Shuh	Waterloo.
W. G. Weichel	Waterloo.
Aloyes Bauer	Waterloo.

Officers:

Geo. Diebel, President	Waterloo.
Allan Bowman, Vice-President	Preston.
Levi W. Shuh, Manager	Waterloo.

Auditors:

J. M. Scully, F.C.A.	Kitchener.
J. Scully	Kitchener.

Unassessed premium note capital, \$244,380.50.

Securities deposited in Treasury of Ontario, par value, \$50,000.

Statement for the Year Ending 31st December, 1920.

Assets.

Cash value of real estate	\$ 30,000 00
“ mortgages	11,408 50
“ bonds, debentures, Canada War Loan and securities (\$50,000. Ontario Government deposit)	831,562 91
Actual Cash on hand at Head Office as per auditors' state- ment for the year ending 31st December, 1920 of which a certified copy is to be attached to each statement.....	\$ 7,557.31
Cash, other than foregoing, on deposit to the Company's credit <i>not drawn against</i> in the following chartered banks	
(a) Bank of Commerce, agency situate at Waterloo, Ont.	2 41
(b) Bank of Toronto, agency situate at Waterloo, Ont...	1,638 46
(c) Molsons Bank, agency situate at Waterloo, Ont.....	31,866.33
(d) Royal Bank, agency situate at Waterloo, Ont....	381.65
	41,446 16
Cash in agents' hands acknowledged by them to be due and considered good	1,424 15
Amount of premium notes in force after deducting all payments thereon and assessments levied	244,380 50
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1920.....	17,852 95
Amount of accrued interest	14,181 34
Total	\$ 1,192,256 51

Liabilities.

Amount of unpaid losses	\$ 3,011 04
“ unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1920.....	174,709 98
“ unpaid loans from banks (balance due on Victory Loan subscrip- tion)	
Total liabilities	\$ 177,721 02

Receipts.

Cash balance at 31st December, 1919, (not extended)	\$ 4,179.71	
Cash received as fixed payments of 1920	\$	82,010 71
" agents' balances of 1919, received in 1920		2,840 47
" premiums on cash system		185,010 05
" rents		305 00
" interest		48,951 26
" re-insurance on losses		18,505 27
" all other		14,920 54
" from matured investments (not extended) ..	\$45,649.32	
Total receipts	\$	352,543 30

Expenditure.**Expenses of management:**

Amount paid for commission or bonus to agents	\$	38,097 60
" law costs		316 50
" fuel and light		802 00
" investigation and adjustment of claims		416 24
" interest		3,514 13
" statutory assessment and license fee		345 42
" fire marshal tax		655 87
" taxes (Government and Municipal)		2,082 46
" printing, stationery and advertising		4,215 48
" salaries, directors' and auditors' fees		31,483 63
" postage, telephone, telegrams and express		1,535 40
" exchange		254 23
" travelling expenses		1,716 31
" janitor		382 50
" repairs		591 22
" insurance		427 69
" Underwriters' Association		1,680 52
" other expenses		824 45
Total expenses of management	\$	89,341 65

Miscellaneous payments:

Cash paid for losses which occurred prior to 1920	1,745 96
" losses which occurred during 1920	90,261 79
" re-insurance	41,650 72
" rebate, abatement and premiums	19,505 09
" repayment of loans	118,420 96

Total expenditure **\$ 360,926 17**

Amount covered by policies in force 31st December, 1920.

System	One year or less	Three years	Total
Mutual		\$10,752,405.00	\$10,752,405.00
Cash	\$5,474,154.00	34,280,070.00	39,754,224.00
Total	\$5,474,154.00	\$45,032,475.00	\$50,506,629.00
<i>Re-insurance.</i>			
Mutual		\$ 2,800,242.00	\$ 2,800,242.00
Cash	\$ 267,747.00	\$ 3,707,486.00	\$ 3,975,233.00
Total	\$ 267,747.00	\$ 6,507,728.00	\$ 6,775,475.00
Net risks carried by Company, 31st December, 1920	\$5,206,407.00	\$38,524,747.00	\$43,731,154.00

MOVEMENT IN RISKS.

Mutual System		Number.	Amount.
Policies in force 31st December, 1919		3386	\$10,284,370.00
Policies new and renewed during 1920		1513	4,419,082.00
Gross number during 1920		4899	\$14,703,452.00
Less expired and cancelled in 1920		1732	3,951,047.00
Net risks in force on mutual system, 31st December, 1920		3167	\$10,752,405.00
Cash System.		Number.	Amount.
Policies in force, 31st December, 1920		25972	\$36,068,643.00
Policies new and renewed during 1920		12640	20,990,160.00
Gross number during 1920		38612	\$57,058,803.00
Less expired and cancelled in 1920		12528	17,304,579.00
Net risks in force on cash system, 31st December, 1920		26084	\$39,754,224.00

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Three-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$ 390,931 55
Amount of premium notes, after deducting all payments thereon and assessments levied	244,380 50
Amount of premium notes received during the year 1920	162,507 90
Payments on premium notes of 1920, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1920	32,501 53

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure

OF ALL

Cash Mutual Fire Insurance Companies having no
Joint Stock Capital

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.

RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Name of Company.	Fixed payments of 1920.		Fixed payments of assessments of years prior to 1920.		Premiums on cash system.		Agents' balances, 1920.		Interest.		Fees, licenses and extra premiums.		For losses reinsured.		Rent.		Other sources.		Total.		Received for securities (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical.....	68,822	18	.....	.....	119,117	73	8,584	91	40,818	19	2,195	42	6,161	50	.....	.....	3,632	86	339,015	99	73,679	76
Gore District.....	74,055	02	1,111	80	197,561	04	3,724	19	42,787	21	260	21	6,312	50	.....	.....	.....	.....	325,841	97	40,159	96
Perth.....	63,455	38	.....	.....	131,502	46	6,977	33	39,866	23	730	94	10,091	71	175	00	.....	.....	251,788	75	16,291	87
Waterloo.....	82,010	71	.....	.....	185,010	05	2,840	47	49,951	26	.....	.....	18,505	27	305	00	11,920	54	353,543	30	45,649	32
Totals.....	288,343	29	1,111	80	633,190	38	22,126	90	171,152	89	3,176	57	41,070	98	480	00	78,906	60	1,269,130	01	175,780	91

a Bank Overdraft.

b Profit Sale Debentures, \$12,580.54.

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Name of Company.	Commission and bonus to agents.		Interest.		Costs in law.		Statutory assessment and license fees.		Salaries and general expenses account.		Total expense of management.		Refunds to members.		Amount paid for losses.		Rebate and returned premiums.		Re-insurance.		All other payments.		Total.		Invested (not extended).	
	\$	c.	1	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical.....	36,398	70	.....	.....	.....	.....	222	99	45,122	20	81,073	86	.....	.....	57,157	58	15,919	61	98,087	93	.....	.....	182,779	01	242,500	00
Gore District.....	49,267	02	.....	.....	.....	.....	273	88	47,131	53	96,476	03	13,923	78	96,581	03	11,061	64	14,656	37	.....	.....	232,901	85	109,990	00
Perth.....	36,292	01	.....	.....	.....	.....	278	18	43,948	17	80,488	36	.....	.....	68,328	27	10,208	60	26,797	35	1,605	80	187,428	38	85,000	00
Waterloo.....	38,097	60	3,514	13	316	50	345	42	47,068	00	89,341	05	.....	.....	92,007	75	19,505	09	41,650	72	118,420	96	360,926	17	.....	.....
Totals.....	159,955	93	3,514	13	316	50	1,120	17	182,572	90	348,179	93	13,923	78	341,077	63	56,691	94	111,182	37	120,036	76	964,035	41	437,490	00

a Repayment Bank Overdraft.

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Name of Company.	Value of real estate less encumbrance.	Mortgages, bonds, debentures and other securities.	Interest due and accrued.	Agents' balances.	Cash at head office and bank balances.	Bills receivable, short date notes or due bills.	Unassessed premium notes.	Re-insurance on losses.	Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st Dec. 1920.	All other assets.	Total.	Goad's plans, office furniture, etc. (not extended)
Economical	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
	60,000 00	845,816 17	10,806 46	9,076 71	6,262 52	.....	216,603 54	26 00	14,991 80	.....	1,161,583 20	5,000 00
Gore District.....	30,000 00	817,076 29	9,226 87	4,440 37	46,028 63	.....	238,504 00	.....	11,069 90	.....	1,156,346 06	.....
Perth	12,770 10	705,368 20	.....	5,530 91	18,222 79	.....	195,079 09	27 50	10,241 38	.....	947,239 97	.....
Waterloo.....	20,000 00	842,970 41	14,181 34	1,424 15	41,446 16	.....	244,380 50	.....	17,852 95	.....	1,192,255 51	.....
Totals	132,770 10	3,209,231 07	34,214 67	20,479 14	111,960 10	.....	894,567 13	53 50	54,156 03	.....	4,457,424 74	5,000 00

The Government deposits at date of publication are as follows:—Economical, \$50,000; Gore District, \$50,000; Perth, \$50,000; Waterloo, \$50,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Name of Company.	Losses unpaid at 31st December, 1920.	Unearned premiums on cash system risks calculated at 50 per cent. of gross premium.	All other liabilities.	Total liabilities.	Number of policies.	Net amount of risks.
Economical	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
	123 00	112,877 64	*63,286 06	176,286 70	21,018	28,691,626 00
Gore District.....	7,478 06	162,669 38	.....	170,147 44	20,374	38,776,015 73
Perth.....	5,421 12	118,844 91	.....	124,266 03	21,967	34,281,097 00
Waterloo.....	3,011 04	174,709 98	.....	177,721 02	29,251	43,731,154 00
Totals.....	16,033 22	569,101 91	63,286 06	648,421 19	92,610	145,482,892 73

* Bank overdraft. Government deposits at date of publication are as follows:—Economical, \$50,000; Gore, \$50,000; Perth, \$50,000; Waterloo, \$50,000.

FIRE INSURANCE EXCHANGE CORPORATION

STOCK AND MUTUAL

HEAD OFFICE, TORONTO.

Commenced business 3rd August, 1886.

Names and addresses of the Directors and Officers for the year 1921

Directors:

Alfred Wright	Toronto.
Joseph Walmsley	Toronto.
Albert E. Blogg	Toronto.
Chas. M. Horswell	Toronto.
F. E. Dingle	Toronto.
Alexander MacLean	Toronto.

Officers:

Alfred Wright, President	Toronto.
Joseph Walmsley, Vice-President	Toronto.
Joseph Walmsley, Manager	Toronto.
Arthur Dwyer, Secretary	Toronto.

Auditors:

A. C. Neff, F.C.A.	Toronto.
Oscar Hudson, A.C.A.	Toronto.

Authorized capital stock	\$500,000 00
Subscribed	87,300 00
Paid up	43,650 00
Securities deposited in Treasury of Ontario (par value)	26,292 00
Unassessed premium note capital	13 50

Statement for the Year Ending 31st December, 1921.

Assets.

Municipal and Provincial Government debentures and Canada War Loan (Government deposit \$24,333.24)	\$ 79,234 54
Cash at head office	\$ 762 39
Cash in Standard Bank, Toronto.....	948 38
Cash on deposit, Canada Permanent Mortgage Corporation	7,818 09
	9,528 86
Amount of premium notes in force after deducting all payments thereon and assessment levied	13 50
Cash in agents' hands	623 45
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1920	176 30
Amount of accrued interest	1,058 55
Goad's plans (not extended)	\$2,348.81
Total assets	\$ 90,635 20
Subscribed capital stock uncalled	\$ 43,650 00

Liabilities.

Amount of supposed or reported losses	\$ 152 27
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1920	25,426 09
Amount of all other	129 22
Total liabilities to public	\$ 25,707 58
Paid up capital stock	\$ 43,650 00

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$19,184 35	
Cash received for fixed payments, 1920		\$ 13 50
" premiums on cash system		22,602 95
" interest		4,983 66
" commission		441 68
" agents' balances of 1919 received in 1920		1,909 93
" on account of debentures and loans on debentures (not extended)	\$10,250.00	
Total		<u>\$ 29,951 72</u>

Expenditure.

Expenses of Management:		
Cash paid for commission to agents		\$ 7,889 84
" investigation and adjustment of claims		528 99
" statutory assessment and license fee		111 24
" rent		400 00
" salaries, directors' and auditors' fees		3,340 00
" printing, stationery and advertising		201 43
" postage, telephone, telegrams and express		204 57
" taxes (Government and Municipal)		1,053 31
" all other		447 00
Total expenses of management		<u>\$ 14,176 38</u>
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1920		752 98
" losses which occurred during 1920		20,901 12
" rebates		4,026 73
" other expenditure (goods, plans and office furniture) investments (not extended)	\$10,000.00	
Total		<u>\$ 39,857 21</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.			
System	One year or less.	Three years.	Total
Mutual	\$ 5,000.00	\$	5,000 00
Cash	1,213,308.00	5,402,372.00	6,615,680.00
Total	<u>\$1,218,308.00</u>	<u>\$5,402,372.00</u>	<u>\$6,620,680.00</u>
<i>Re-insurance.</i>			
Cash		40,272.00	40,272.00
Net risks carried by company, 31st			
December, 1920	<u>\$1,218,308.00</u>	<u>\$5,362,100.00</u>	<u>\$6,580,408.00</u>

MOVEMENT IN RISKS.

Mutual System.		Number.	Amount.
Policies in force 31st December, 1919		9	\$3,100 00
Policies new and renewed during 1920		6	5,000 00
Gross number, 1920		15	\$8,100 00
Less expired and cancelled in 1920		9	3,100 00
Net risks in force, 31st December, 1920		6	5,000 00
Cash System.		Number	Amount
Policies in force, 31st December, 1919		50,821	\$12,472,400 00
Policies new and renewed during 1920		465	1,636,233 00
Gross number during 1920		51,286	\$14,108,633 00
Less expired and cancelled in 1920		16,522	7,492,953 00
* Net risks in force on cash system, 31st December, 1920		34,764	<u>\$ 6,615,680 00</u>

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On policies in force 31st December, 1920.

One-year risks.

Amount of face of all premium notes held by the Company and legally liable to assessment	\$27.00
Amount of all premium notes, after deducting all payments thereon and assessments levied	13 50
Amount of premium notes received during the year 1920	27.00
* In Ontario, \$6,560,830.00	

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1920.

Names.	Address.	No. of shares.	Amount of subscribed stock.	Amount paid up.
Blogg, Albert Edward.....	Toronto	20	\$ 1,200	\$ 600
Dingle, F. E	"	20	1,200	600
Horswell, Charles Milton	"	20	1,200	600
London and Lancashire Fire Insurance Company	London, Eng.....	1,329	79,740	39,870
MacLean, Alex	Toronto	20	1,200	600
Neitzke, Mrs. L.....	Germany	6	360	180
Walmsley, Joseph.....	Toronto	20	1,200	600
Wright, Alfred.....	"	20	1,200	600
Totals .....	.....	1,455	\$87,300	\$43,650

HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONT.

Commenced business 1st July, 1873.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

Alfred Wright	Toronto.
Jos. Walmsley	Toronto.
Albert E. Blogg	Toronto.
Chas. M. Horswell	Toronto.
C. H. Fortner	Toronto.
Alexander MacLean	Toronto.

Officers:

Alfred Wright, President	Toronto.
Jos. Walmsley, Vice-President	Toronto.
Joseph Walmsley, Manager	Toronto.
F. E. Dingle, Secretary	Toronto.

Auditors:

A. C. Neff, F.C.A.	Toronto.
Oscar Hudson, A.C.A.	Toronto.

Authorized capital stock	\$ 500,000 00
Subscribed capital stock	100,000 00
Paid up in cash	100,000 00
Securities deposited in the Treasury of Ontario (par value)	55,000 00
Unassessed premium note capital	11 63

Statement for the Year Ended 31st December, 1920.

Assets.

Mortgages on real estate	\$ 24,900 00
Municipal debentures and Canada War Loan owned (Ontario Government deposited, \$46,060.00)	157,902 98
Cash on hand	\$ 9,763.80
Cash on deposit to Company's credit in Imperial Bank, Toronto	74,319.55
Cash in Canada Permanent Mortgage Corporation	59,525.04
	143,608 39
Cash in agents' hands	32,963 94
Premium notes in force after deducting all payments thereon and assessments levied	11 63
Interest accrued	2,391 89
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks in cash system in force at 31st December, 1920.	6,639 78
Good's plans (not extended) \$2,471.69	
Total	
	\$ 368,418 61

Liabilities.

Amount of losses adjusted	\$ 812 18
Amount of losses supposed or reported	100 00
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1920.	166,933 59
All other liabilities	971 63
Total liabilities	\$ 168,817 40
Paid up capital stock	
	\$ 100,000 00

Cash Receipts.

Cash balance at 31st December, 1919, (not extended)	\$26,449.63	
Cash received as fixed payments of 1920		\$ 11 63
“ of premiums on cash system		306,347 85
“ for interest		11,784 78
“ for plate glass insurance		8,575 60
“ agents' balances of 1919 received in 1920		17,043 59
“ salvages		2,169 08
“ commission		4,392 35
“ for realization of investments (not extended)	\$ 9,670.29	
Total	\$ 350,324 88	

Expenditure.

Expenses of management:			
Cash paid for agents' commission	Fire Branch.....	\$63,272.40	
Cash paid for agents' commission	Plate Glass.....	2,071.53	
			\$ 65,343 93
“ statutory assessment, license fees			180 67
“ travelling expenses			1,158 64
“ printing, stationery and advertising			779 51
“ salaries, directors' and auditors' fees			7,110 00
“ investigation and adjustment of claims			1,076 29
“ rent			500 00
“ taxes (Government and Municipal)			3,782 85
“ postage, telegrams and express, etc.			440 49
“ other expenses			1,503 48
Total expenses of management			\$ 81,875 86
Miscellaneous payments:			
Cash paid for fire losses which occurred during 1920			73,577 53
“ losses which occurred prior to 1920			18,006 78
“ plate glass losses, 1920			5,386 95
“ rebate, abatement and returned premiums			40,001 79
“ dividends			10,000 00
“ investments (not extended)		\$13,987.50	
Total expenditure			\$ 228,848 91

CURRENCY OF RISKS.**Amount covered by Policies in force 31st December, 1920.**

System.	One year or less.	Three years.	Total.
Mutual	\$ 4,300.00	\$	\$ 4,300.00
Cash	22,116,812.00	7,351,969.00	29,468,781.00
Totals	\$22,121,112.00	\$ 7,351,969.00	\$29,473,081.00
Re-insurance.			
Cash		3,330,587.00	3,330,587.00
Net risks carried by Company, 31st			
December, 1920	\$22,121,112.00	\$ 4,021,382.00	\$26,142,494.00

MOVEMENT IN RISKS.

Fire Risks—Mutual System.		Number.	Amount.
Policies in force, 31st December, 1919		6 \$	17,000.00
Policies new and renewed during 1920		5	4,300.00
Gross number during 1920	11	\$	21,300.00
Less expired and cancelled in 1920	6		17,000.00
Net risks in force on mutual system, 31st December, 1920	5	\$	4,300.00
Fire Risks—Cash System.		Number	Amount.
Policies in force, December, 1919	34193		\$18,162,017.00
Policies new and renewed during 1920	4983		30,803,547.00

Gross number, 1920	39176	\$48,965,564.00
Less expired and cancelled in 1920	13058	19,496,783.00
*Net risks in force on cash system, 31st December, 1920	26118	\$29,468,781.00

Plate Glass Risks.		Number.	Amount.
Policies in force, 31st December, 1919	505	\$	112,160.19
Policies new and renewed during 1920	456		58,473.54
Gross number during 1920	961	\$	170,633.73
Less expired and cancelled in 1920	581		54,585.78
Net risks in force 31st December, 1920	380	\$	116,047.95

BUSINESS TRANSACTED:

General Fire, Plate Glass and Inland Marine Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1920.

One-year risks.

Amount of face of all premium notes held by the Company, and legally liable to assessment	\$23 26
Amount of all premium notes, after deducting all payments thereon and assessments levied	11 63
Amount of premium notes received during the year 1920	23 26

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1920.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid up in cash.
Blogg, Albert Edward	Toronto, ...	50	\$ 5,000	\$ 5,000
Fortner, C. H. C.	"	50	5,000	5,000
Horswell, Charles Milton.	"	50	5,000	5,000
London and Lancashire Fire Insur- ance Company.	London, England.	700	70,000	70,000
MacLean, Alex.	Toronto.	50	5,000	5,000
Walmsley, Joseph	"	50	5,000	5,000
Wright, Alfred	"	50	5,000	5,000
Totals. ....	.....	1,000	\$100,000	\$100,000

*Ontario risks, \$27,918,306.00

MILLERS' AND MANUFACTURERS' INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

Commenced business 1st September, 1885.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Alfred Wright	Toronto.
Joseph Walmsley	Toronto.
A. E. Blogg	Toronto.
C. M. Horswell	Toronto.
A. MacLean	Toronto.
F. E. Dingle	Toronto.

Officers:

Alfred Wright, President	Toronto.
Joseph Walmsley, Vice-President	Toronto.
C. H. C. Fortner, Secretary	Toronto.

Auditors:

A. C. Neff, F.C.A.	Toronto.
Oscar Hudson, A.C.A.	Toronto.

Authorized capital stock	\$ 500,000 00
Subscribed capital stock	125,000 00
Paid up in Cash	25,000 00
Capital stock uncalled	100,000 00
Securities deposited at Provincial Treasury (par value)	30,480 57
Unassessed premium note capital	14 68

Statement for the Year Ending 31st December, 1920.**Assets.**

Mortgages	\$ 22,200 00
Municipal debentures owned (Government deposit, \$25,603.14)	104,067 85
Cash on hand at head office	\$ 3,706.80
Cash on deposit in Royal Bank, Toronto	17,448.33
Cash on deposit in Canada Permanent Mortgage Corporation	30,305.23
Cash in agents' hands	51,460 36
Amount of premium notes in force after deducting all payments and assessments levied	8,318 22
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks in force at 31st December, 1920	14 68
Interest accrued and all other assets	115 52
Office furniture and Goad's plans (not extended)	2,159 14
Total assets	\$ 188,335 77
Capital stock uncalled	
	\$ 100,000 00

Liabilities.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1920	\$ 60,489 59
Due to other Insurance Companies and agents	1,159 80
Amount of losses supposed or reported	300 00
Total liabilities	\$ 61,949 39
Paid up capital stock	
	\$ 25,000 00

Cash Receipts.

Cash balance, 31st December, 1919 (not extended)	\$32,028.21	
Cash received as fixed payments of 1920	\$	14 68
" premium on cash system		94,668 31
" agents' balances of 1919 received in 1920		10,275 89
" interest		8,794 56
" re-insurance on losses		364 23
" investment (not extended)	\$200.00	
Total	\$	114,117 67

Expenditures.**Expenses of management:**

Cash paid for commissions or allowances to agents on cash collections	\$	23,716 09
" investigation and adjustment of claims		609 75
" statutory assessment, license fees		138 47
" fire marshal tax		294 56
" taxes (Government and Municipal)		1,899 36
" salaries, directors' and auditors' fees		7,080 00
" printing, stationery and advertising		224 07
" postage, telephones, telegrams and express		422 20
" rent		500 00
" all others		1,050 00

Total expenses of management **\$ 35,934 50**

Miscellaneous payments:

Cash paid for losses which occurred prior to 1920	2,482 19
" losses which occurred during 1920	37,590 17
" rebate	16,378 66
" dividends	2,500 00

Total expenditure **\$ 94,885 52**

CURRENCY OF RISKS.**Amount covered by Policies in force 31st December, 1920.**

System.	One year or less.	Three years.	Total.
Mutual	\$ 5,400.00	\$	\$ 5,400.00
Cash	7,324,998.00	4,743,129.00	12,068,127.00
Totals	7,330,398.00	4,743,129.00	12,073,527.00
<i>Re-insurance.</i>			
Cash		31,750.00	31,750.00
Net amount in risks, 31st December, 1920	\$7,330,398.00	\$4,711,379.00	\$12,041,777.00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	19	\$ 88,900 00
Policies new and renewed during 1920	6	5,400 00
Gross number and amount during 1920	25	\$94,300 00
Less expired and cancelled in 1920	19	88,900 00
Net risks in force on mutual system, 31st December, 1920	6	\$ 5,400 00
Cash System.	Number.	Amount.
Policies in force 31st December, 1919	50,463	\$16,326,188 00
Policies taken during 1920 on cash system	1,182	9,576,373 00
Gross number and amount during 1920	51,645	25,902,561 00
Less expired and cancelled in 1920	17,003	13,834,434 00
* Net risks in force on cash system 31st December, 1920	34,642	12,068,127 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1920

Amount of face of all premium notes held by the Company, and legally liable to assessment	\$29 36
Amount of all premium notes, after deducting all payments thereon and assessments levied	14 68
Amount of premium notes received during the year 1920	29 36
Payments on the premium notes of 1920, including all sums credited on said premium notes:	
Cash paid up on 31st December, 1920	14 68
* In Ontario, \$9,879,397.00.	

LIST OF SHAREHOLDERS.

Name	Address	No. of Shares	Amount of Stock held	Amount paid up in cash
			\$	\$
Blogg, A. E.	Toronto	10	1,000	200
Dingle, F. E.	"	10	1,000	200
Horswell, C. M.	"	10	1,000	200
London and Lancashire Insurance Co.	London, Eng	1,190	119,000	23,800
MacLean, Alexander	Toronto	10	1,000	200
Wright, Alfred	"	10	1,000	200
Walmsley, Joseph	"	10	1,000	200
Totals		1,250	\$125,000	\$25,000

MONARCH FIRE INSURANCE COMPANY, CASH AND MUTUAL STOCK.

HEAD OFFICE, TORONTO.

Commenced business, June 1st, 1903.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

J. C. Gagné	Montreal.
J. d'Halewyn	Montreal.
A. R. Ranger	Montreal.
Fred. Taylor	Hamilton.
J. C. Hebert	Montmagny.
J. A. Mousseau	Montreal.
C. J. Adams	London.
T. B. Harvey	Merlin.
G. E. Tanguay	Quebec.
B. Feeney	Montreal.
J. A. Darche	Sherbrooke.
H. P. Laporte	Joliette, Que.
A. M. Aletter	Toronto.
E. Sylvester	Sherbrooke, Que.
A. Boisseau	St. Hyacinthe, Que.

Officers:

J. C. Gagné, President	Montreal.
J. d'Halewyn, Vice-President	Montreal.
A. M. Aletter, Secretary	Toronto.
J. H. Lussier, Treasurer	Montreal.

Auditors:

A. E. Ferté	Toronto.
W. C. Benson, C.A.	London.

Authorized capital stock	\$ 500,000 00
Subscribed capital stock	102,400 00
Called up capital stock	102,400 00
Paid up calls	102,152 04
Unpaid on calls	247 96
Unassessed premium note capital	3,919 80
Securities deposited at Provincial Treasury (par value)	33,000 00

Statement for the Year Ending 31st December, 1920.

Assets.

Amount of debentures (Ontario Goernment deposit)	\$ 97,255 30
Amount of actual cash at head office	\$1,536.89
Amount in Dominion Bank, Toronto	539.75
Amount in Standard Bank, Toronto	636.83
Amount of cash in agents' hands	2,713 47
Amount unpaid fixed payments due 1920	7,262 07
Amount of premium notes after deducting all payments thereon and assessments levied	116 68
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on the cash system in force 31st December, 1920	3,919 80
Amount due for re-insurance on losses	17,635 78
Interest due and accrued	7,612 92
Amount of office furniture, Goad's plans, etc. (not extended) ..	797 09
Total assets	\$ 137,313 11

Liabilities.

Amount of losses supposed or reported	\$ 6,387 26
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1920	65,792 30
Amount due for re-insurance premiums	12,738 90
Amount due for commission	1,266 31
Amount due for all other, inc. War Tax appropriation.....	289 18
Total liabilities	\$ 86,716 95
Paid up capital stock	\$ 102,400 00
Reserve Fund (10 Edw. VII, c. 158)	\$ 14,828 90

Receipts.

Cash balance at 31st December, 1919	\$5,037 47
Cash received for transfer fees	\$ 3 25
“ fixed payments due in 1920	976 63
“ fixed payments in prior years	8 33
“ premiums on cash system	132,488 81
“ interest	2,936 08
“ re-insurance on losses	6,418 99
“ calls on capital stock	150 00
“ bills receivable	75 00
“ all other	253 46
Total receipts	\$ 143,310 55

Expenditures.

Expenses of management:	
Cash paid for agents' commission	\$ 27,592 45
“ A. M. Aletter, commission	9,275 84
“ investigation and adjustment of claims	897 76
“ law costs	40 00
“ exchange	291 52
“ statutory assessment and license fees	288 73
“ travelling expenses	61 45
“ taxes (Government and Municipal)	2,492 55
“ salaries, directors' and auditors' fees.....	4,021 77
“ printing, stationery and advertising	3,884 06
“ postage, telephone, telegrams and express	86 64
“ all other expenses	135 65
Total expenses of management	\$ 49,068 42
Miscellaneous payments:	
Cash paid for losses occurred prior to 1920	2,896 01
“ losses which occurred during 1920	44,396 36
“ re-insurance	12,911 47
“ rebate and return premiums	19,252 69
“ office furniture	2,556 30
“ invested in Municipal Government Debentures (not extended)	\$14,533 30
Total expenditure	\$ 131,081 25

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.			
System	One year or less	Three years	Total
Mutual	\$ 81,976.00	\$ 62,380.00	\$ 144,356.00
Cash	4,759,837.80	8,910,222.14	13,670,059.94
Totals	\$4,841,813.80	\$8,972,602.14	\$13,814,415.94
<i>Re-insurance.</i>			
Cash system	\$1,330,512.56	\$1,808,562.00	\$ 3,139,074.56
Net risks carried by Company, 31st			
December, 1920	\$3,511,301.24	\$7,164,040.14	\$10,675,341.38

MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	97	\$ 177,391.00
Policies new and renewed during 1920	74	113,696.00
Gross number during 1920	171	\$ 291,087.00
Less expired and cancelled in 1920	87	146,731.00
Net risks in force on mutual system, 31st December, 1919 ...	84	\$ 144,356.00

Cash System.	Number.	Amounts.
Policies in force 31st December, 1919	6835	\$ 9,042,358.64
Policies new and renewed during 1920.....	7452	11,149,638.80
Gross number during 1920	14287	\$20,191,997.44
Less expired and cancelled in 1920	3759	6,521,937.50
Net risks in force on mutual system, 31st December, 1920.....	10528	\$13,670,059.94

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$ 6,952 75
Amount of premium notes, after deducting all payments thereon and assessments levied	3,919.80
Amount of premium notes received during the year 1920	1,524 95

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			\$	\$ c.
Adams, C. J.	London.....	60	3,000	3,000 00
Aikenhead, Albert	London.....	10	500	500 00
Aletter, A. M.	Toronto.....	20	1,000	1,000 00
Alton, Ellen	Lucknow.....	10	500	500 00
Arpin, C. E.	Montreal.....	301	15,050	15,050 00
Bock, H. P.	London.....	10	500	300 00
Black, Mac. M.	Springfield.....	1	50	50 00
Baker, Thomas	London.....	7	350	350 00
Bucknell, D. A.	Ingersoll.....	10	500	500 00
Burkholder, J.	Stouffville.....	2	100	100 00
Bentley, Chas. L.	Tillsonburg.....	3	150	150 00
Carlyle, David	Toronto.....	2	100	100 00
Cornell, Dr. E. P.	Kitchener.....	1	50	50 00
Chapman, Charles B.	London.....	5	250	250 00
Cody, Benjamin	Ingersoll.....	10	500	500 00
Crofts, W. T.	Dawn Mills	1	50	50 00
Corbett, E. C.	Verschoyle.....	2	100	100 00
Conn, Thomas	St. Mary's.....	3	150	150 00
Currie, Agnes	Ingersoll.....	7	350	350 00
Dawson, D. W.	London.....	15	750	750 00
Dupee, Reuben	Sarnia.....	10	500	500 00
Dewar, A. A.	Petrolea.....	20	1,000	1,000 00
Donald, George Mrs.	Petrolea.....	10	500	500 00
Dupee, Reuben, in trust for R. Delmar	Copleston.....	5	250	250 00
Downing, John	Beachville.....	10	500	500 00
Ego, Dr. Angus	Markdale.....	4	200	200 00
Evans Bros., David and F. L. E.	Strathroy.....	10	500	500 00
Feeney, B.	Montreal, Que.	45	2,250	2,250 00
Fleming, Ethel Maud	Burgessville.....	1	50	50 00
Furse, George	Kintore.....	10	500	500 00
Gagne, J. C., in trust	Montreal.....	202	10,100	101 00
Gagne, J. C.	Montreal.....	20	1,000	1,000 00
Gibb, Otto W.	Hamilton.....	10	500	500 00
Grenier, L. H.	Plessisville, Que.....	5	250	250 00
d'Halewyn, J.	Montreal.....	20	1,000	1,000 00
Harvey, T. B.	Merlin.....	30	1,500	1,500 00
Henry, Mrs. Jessie	Paris, Ont.....	1	50	50 00
Hebert, J. C.	Montmagny, Que.....	20	1,000	1,000 00
Hyndman, H. K.	Exeter.....	8	400	400 00
Hunt, Mrs. Mary Riches.....	London.....	2	100	100 00
Heughan, Susan	London.....	8	400	400 00
Kirkpatrick, Russell T.	Petrolea.....	20	1,000	1,000 00
Kirkpatrick, R. T., in trust for Gertrude E.	Petrolea.....	7	350	350 00
Lawrence, Wm. H.	Alma, Mich.....	20	1,000	1,000 00
Lawrence, F. H.	Detroit, Mich.....	20	1,000	1,000 00
Levitt, Elizabeth	Forest.....	2	100	100 00
Lainchbury, Albert	Dereham Centre.....	10	500	500 00
Leach, Lorenzo	Eden.....	20	1,000	1,000 00
Laporte, Dr. J. P.	Joliette, Que.....	50	2,500	2,500 00
Macbeth, Herbert	Toronto.....	1	50	50 00
Morgan, John, Estate	Kerrwood.....	10	500	500 00
McLachlan, J. B. T.	Toronto.....	2	100	100 00
McMahan, A. T., Estate of	London.....	5	250	250 00
McLachlan, Margaret	Watford.....	20	1,000	1,000 00
McMillan, John, Estate.....	Sykeston.....	40	2,000	2,000 00
MacCallum, E. C. D.	Kingston.....	5	250	250 00
Marshall, A. A.	Tillsonburg.....	2	100	100 00
Minshall, Henry	Brownsville.....	3	150	150 00
McAsh, T. J.	Varna.....	3	150	150 00
Mevins, H.	Buffalo, N.Y. (C. Posts S.)	3	150	150 00
McLean, Dr. P. D.	Woodbridge.....	3	150	150 00
Marshall, Geo. W.	Straffordville.....	3	150	150 00
Mennie, Alex.	Vancouver, B.C.....	5	250	250 00
Monarch Syndicate	Montreal.....	587	29,350	29,350 00
Mosseau, J. A.	Montreal.....	20	1,000	1,000 00

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			\$	\$ c.
Nicholls, Chas. W.	London.....	20	1,000	1,000 00
Puddicombe, R. W. Estate ...	London.....	10	500	500 00
Paynter, Henry	Ealing P.O.....	20	1,000	1,000 00
Paul, J. D.	Mandaumin.....	10	500	500 00
Petty, Geo., Estate	Hensall.....	2	100	100 00
Ranger, A. R.	Montreal.....	20	1,000	1,000 00
Renfrew, W. C.	Okanagan Mis'n, B.C.	3	150	150 00
Robson, William W.	Vernon, B.C.	4	200	200 00
Ramsay, Henry	Wanstead.....	10	500	500 00
Scarrow, Wm.	London.....	1	50	50 00
Schneider, Adam	Mitchell.....	2	100	100 00
Stevens, Reuben, Est.	Toronto Gen. Trusts Corp.....	9	450	450 00
Standbury, J. G.	Exeter.....	5	250	250 00
Sutherland, W. H.	Ingersoll.....	3	150	150 00
Smith, John R.	Wyoming.....	10	500	500 00
Sandham, T. A.	Tillsonburg.....	6	300	300 00
Sandham, Della May	Tillsonburg.....	6	300	300 00
Sandham, A. O.	Tillsonburg.....	2	100	100 00
Stutt, Richard	Forest.....	2	100	100 00
Swanson, Janet, Mrs.	St. Mary's.....	2	100	100 00
Taylor, Fred.	Hamilton.....	20	1,000	1,000 00
Truemen, Elizabeth	Stouffville.....	1	50	50 00
Threapleton, M., in trust	Toronto.....	5	250	327 04
Tierney, Jas. B.	Blyth.....	10	500	500 00
Thornton, Edwin	Ingersoll.....	7	350	350 00
Tambling, Geo.	London.....	10	500	500 00
Vandusen, Wm. E.	Toronto.....	1	50	50 00
White, John, Estate	Watford.....	1	50	50 00
White, W. C.	Woodstock.....	5	250	250 00
White, A. V.	Woodstock.....	5	250	250 00
Walch, Lawrence A.	Winnipeg.....	10	500	375 00
White, Wm. J.	Petrolea.....	10	500	500 00
Wallace, Henry	South Middleton...	5	250	250 00
Whitley, Alice S.	Gorrie.....	5	250	250 00
Webster, Geo. B.	St. Mary's.....	2	100	100 00
Webster, Catharine A.	St. Mary's.....	1	50	50 00
White, Joseph	St. Mary's.....	1	50	50 00
Westcott, J. T.	Hamilton.....	10	500	500 00
Totals		2,048	102,400	102,152 04

THE WELLINGTON FIRE INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, GUELPH.

Commenced business September, 1840.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Geo. Sleeman	Guelph.
W. A. Denton	Toronto.
E. J. Hayes	Toronto.
J. R. Wissler	Elora.
W. E. Buckingham	Guelph.
H. Begg	Toronto.
W. R. Begg	Toronto.
E. B. Stockdale	Toronto.
J. E. Clement	Montreal.

Officers:

Geo. Sleeman, President	Guelph.
W. A. Denton, Vice-President	Toronto.
John Davidson, Secretary-Treasurer	Guelph.
Shaw & Begg, Limited, Managers, 82-88 King St. E.	Toronto.

Auditors:

A. C. Neff & Co.	Toronto.
J. P. S. Robertson	Toronto.

Statement for the Year Ending 31st December, 1920.

Authorized capital stock	\$150,000 00
Subscribed capital stock	124,500 00
Paid up capital stock	124,500 00
Unassessed premium note capital	2,711 76
*Deposited in the Provincial Treasury	31,000 00

Assets.

Debentures (\$21,000.00 Ontario Government deposit) and Canada War Loan	\$177,535 89
Cash on hand at head office	\$21,595.27
Cash in Dominion Bank, Toronto	4,987.65
	26,582 92
Cash in agents' hands, acknowledged by them to be due and considered good	10,128 42
Amount of premium notes in force after deducting all payments thereon and assessments levied	2,711 76
“ unearned part (50 per cent.) of premium paid for re-insurance of risks in force at 31st December, 1920	26,704.13
“ of re-insurance on losses	557 57
“ of accrued interest	1,282 76
“ office furniture, Goad's plans, etc. (not extended)	\$3,818.77
Amount unpaid of instalments or fixed payments on premium notes, 1920.	1,107 94
Total assets	\$ 246,611 39

* Since increased (June 1921) to \$46,000.00.

Liabilities.

Amount of losses supposed or reported	\$ 1,545 85
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1920	76,298 70
Amount due for re-insurance	30,087 41
Amount of auditors' fees and taxes	813 03
Total liabilities	\$ 108,744 99
Paid up capital stock	\$ 124,500 00

Receipts.

Cash balance at 31st December, 1919, (not extended).....	\$63,940.20	
Cash received for fixed payments of 1920.....		\$ 23 75
“ interest		9,359 45
“ premiums on cash system		158,504 66
“ agents' balances, 1919, received in 1920.....		9,977 62
“ reinsurance on losses		1,993 82
“ rent		120 00
“ salvage from losses		267 82
Total receipts		<u>\$ 180,247 12</u>

Expenditure.

Expenses of management:		
Amount paid for commission or bonus to agents	\$	37,762 47
“ investigation or adjustment of claims		937 76
“ statutory assessment and license fees		115 61
“ fire marshal tax		385 48
“ printing, stationery and advertising		628 58
“ rent		650 00
“ taxes (Government and Municipal)		2,600 45
“ salaries, directors' and auditors' fees		21,164 30
“ travelling expenses		574 59
“ postage, telegrams and express		111 39
“ interest		870 73
“ other expenses		481 14
Total expenses of management	\$	<u>66,282 70</u>
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1920.....		4,568 55
“ losses which occurred during 1920		46,578 14
“ re-insurance on losses		11,464 35
“ rebate		26,862 22
“ Goad's platns and office furniture		1,501 12
“ investments (not extended)		\$60,347.32
Total expenditure	\$	<u>157,257 08</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1920

System	One year or less.	Three years:	Total.
Mutual		\$ 103,190 00	\$ 103,190 00
Cash	\$12,526,641.00	7,471,006 00	19,997,647 00
Total	\$12,526,641.00	\$7,574,196 00	\$20,100,837 00
Re-insurance			
In cash system	\$ 3,320,570 00	\$1,014,860 00	\$ 4,335,430 00
Net risks at 31st December, 1920.....	\$ 9,206,071 00	\$6,559,336 00	\$15,765,407 00

MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1919	307	\$ 412,368 00
Policies new and renewed during 1920.....	5	7,000 00
Gross number during 1920	312	\$ 419,368 00
Less expired and cancelled during 1920	236	316,178 00
Net risks in force on mutual system 31st December, 1920	76	<u>\$ 103,190 00</u>

Cash System.	Number.	Amount.
Policies in force 31st December, 1919	10,038	\$12,694,762 00
Policies new and renewed during 1920	5,431	14,659,615 00
Gross number during 1920	15,469	\$27,354,377 00
Less expired and cancelled in 1920	4,746	7,356,730 00
* Net risks in force on cash system 31st December, 1920	10,723	\$19,997,647 00

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES.

In Policies in force 31st December, 1920

Three-year risks.

Amount of face of all premium notes held by the Company and legally liable to assessment	\$5,658 47
Amount of all premium notes, after deducting all payments thereon and assessments levied	2,711 76
Amount of premium notes, received during the year 1920	118 75
Payments of premium notes of 1920, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1920	23 75
* Ontario risks.	

LIST OF SHAREHOLDERS 31ST DECEMBER 1920

Name	Address	No. of Shares	Amount Subscribed	Amount paid up
W. E. Buckingham	Guelph	10	\$1,000 00	\$1,000 00
J. Kennedy	Guelph	10	1,000 00	1,000 00
Geo. Sleeman	Guelph	10	1,000 00	1,000 00
John Davidson	Guelph	13	1,300 00	1,300 00
J. R. Wissler	Elora	10	1,000 00	1,000 00
H. Begg	Toronto	62	6,200 00	6,200 00
H. M. Robertson	Toronto	85	8,500 00	8,500 00
Gordon & Marriott (In Trust)	Toronto	1035	103,500 00	103,500 00
Roswell Goldie	Guelph	10	1,000 00	1,000 00
Totals		1,245	\$124,500 00	\$124,500 00

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure of all
Cash Mutual Fire Insurance Companies
having Joint Stock Capital.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

ASSETS FOR THE YEAR ENDING 31st DECEMBER, 1920.

Name of Company.	Mortgage, bonds and debentures or other securities.		Loans on debentures.		Interest due and accrued.		Cash at head office and bank balances.		Agents' balances.		Fixed payment of 1920 unpaid.		Unassessed premium notes.		Re-insurance on losses.		Bills receivable, short date notes or due bills.		Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st December 1920.		Calls on capital stock unpaid.		All other assets.		Total.		Roads, plans, office furniture, etc. (not extended).		Subscribed capital stock uncalled.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire Insurance Exchange.....	79,234	54			1,058	55	9,528	86	623	45			13	50					176	30					90,635	20	2,348	81	43,650	00
Hand-in-Hand	182,802	98			2,391	89	143,608	39	32,963	94			11	63					6,639	78					368,418	61	2,471	69		
Millers' and Manufacturers'	126,297	85			1,705	27	51,460	36	8,318	23			14	68					115	58			453	87	188,335	77	3,191	23	100,000	00
Monarch	97,255	30			797	09	2,713	47	7,282	07	116	62	3,919	80	7,612	92			17,635	78					137,313	11	5,040	07		
Wellington.....	177,535	89			1,282	76	26,582	92	10,128	42	1,107	94	2,711	76	557	57			26,704	13					246,611	39	3,818	77		
Totals.....	663,096	56			7,935	56	233,894	00	59,296	10	1,924	62	6,671	37	8,170	49			51,271	51			453	87	1,031,314	08	16,870	57	143,650	00

The Government deposits at date of publication are as follows: Fire Insurance Exchange, \$26,292; Hand-in-Hand, \$55,000; Millers' and Manufacturers, \$30,480.57; Monarch, \$33,000; Wellington, \$46,000.00.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

LIABILITIES FOR THE YEAR ENDING 31st DECEMBER, 1920.

Name of Company.	Looses unpaid at 31st December, 1920.		Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums.		Commission and bonus.		Re-insurance.		Rebates and return premiums unpaid.		Due to other Companies and persons.		Bills payable.		All other liabilities.		Total liabilities except capital stock.		Capital stock paid up.		Capital stock called and unpaid.		Reserve Fund (Company's Special Act, 10 Edw. VII, c. 58, s. 8).		Number of policies.		Net amount at risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire Insurance Exchange	152	27	25,426	09	.....	.....	.....	.....	.....	.....	129	22	.....	.....	.....	.....	25,707	58	43,650	00	.....	.....	.....	.....	34,770	.....	6,580,408	00
Hand-in-Hand.....	912	18	166,933	59	.....	.....	.....	.....	.....	.....	125	00	.....	.....	846	63	168,817	40	.....	.....	.....	.....	.....	.....	26,123	.....	26,142,494	00
Millers' and Manufacturers'	300	00	60,489	59	.....	.....	.....	.....	.....	.....	1,159	80	.....	.....	.....	.....	61,949	39	25,000	00	.....	.....	.....	.....	34,648	.....	12,941,777	00
Monarch	6,287	26	65,792	30	1,266	31	.....	.....	.....	.....	12,738	90	.....	.....	532	18	86,716	95	102,152	04	247	96	17,828	90	10,612	.....	10,675,341	38
Wellington	1,545	85	76,298	70	.....	.....	.....	.....	.....	.....	30,212	41	.....	.....	688	03	108,744	99	134,500	00	.....	.....	.....	.....	10,799	.....	15,765,407	00
Totals.....	9,297	56	394,940	27	1,266	31	.....	.....	.....	.....	44,365	33	.....	.....	2,066	84	451,936	31	295,302	04	247	96	17,828	90	116,952	.....	71,205,427	38

The Government deposits at date of publication are as follows: Fire Insurance Exchange, \$26,292; Hand-in-Hand, \$55,000; Millers' and Manufacturers,' \$30,480.57; Monarch, \$23,000; Wellington, \$46,000.00.

*Hand-in-Hand Insurance Company also reported 31st December, 1920, the following Plate Glass Insurance: Number of Risks, 380; Amount, \$116,047.95.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

RECEIPTS FOR THE YEAR ENDING 31st DECEMBER, 1920.

Name of Company.	Fixed payments of 1920.		Fixed payments or assessments of years prior to 1920.		Premiums on cash system.		For re-insurance premiums.		Interest.		Fees, licenses and extra premiums.		For losses re-insured.		Rent.		Bills receivable, paid.		Commission.		Calls and premiums on capital stock.		Agents' balances.		Other sources.		Total.		Received for securities (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire Insurance Exchange.....	13	50			22,602	95			4,983	66									441	68			1,903	83			23,951	72	10,250	00
Hand-in-Hand	11	63			(a) 314,923	45			11,784	78									4,392	85			17,043	59	2,169	08	350,321	88	9,670	99
Millers' and Manufacturers'	14	68			94,668	31			8,794	56			364	23									10,275	89			114,117	67	200	00
Monarch	976	63	8	33	132,488	81			2,936	08			6,418	99			75	00			150	00			256	71	143,310	55		
Wellington	23	75			158,504	66			9,359	45			1,993	82	120	00							9,877	62	267	82	180,297	12		
Totals	1,040	19	8	33	723,188	18			37,858	53			8,777	04	120	00	75	00	4,834	03	150	00	39,207	03	2,693	61	817,951	84	20,120	29

(a) Plate Glass Premiums, \$8,575.60.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

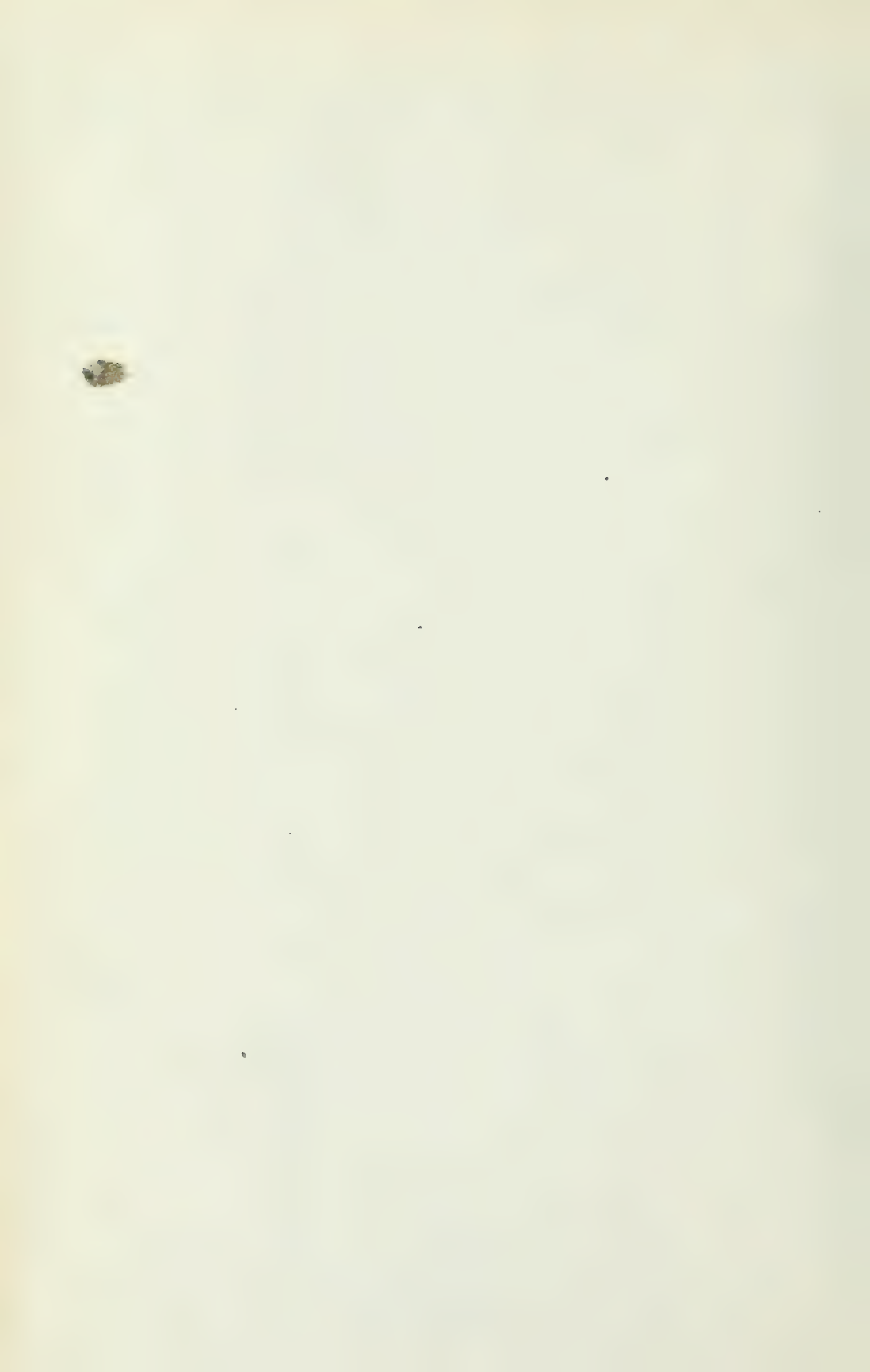
EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Name of Company.	Expenses of Management.						Dividends.	Amount paid for losses.	Rebate and returned premiums.	Re-insurance.	All other payments.	Total.	Invested (not extended).
	Commission and bonus to agents.	Interest.	Costs of law.	Statutory assessment and license fees.	Salaries and general expenses.	Total expense of management.							
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Fire Insurance Exchange.....	7,889 84	.....	.....	111 24	6,175 30	14,176 38	.....	21,054 10	4,026 73	.....	.....	39,857 24	10,000 00
Hand-in Hand.....	(a) 65,343 93	.....	.....	180 07	16,354 26	81,875 66	10,000 00	(b) 96,971 36	(c) 10,001 79	.....	.....	228,848 91	13,987 50
Millets' and Manufacturers'.....	23,716 09	.....	.....	138 47	12,079 94	35,934 50	2,500 00	40,072 36	16,378 66	.....	.....	94,885 62	.....
Monarch.....	36,908 29	291 52	40 00	88 73	11,779 88	49,008 42	.....	47,292 37	19,252 69	19,911 47	2,556 30	131,081 25	14,553 30
Wellington.....	37,702 47	870 73	.....	115 61	27,533 89	65,292 70	.....	51,146 69	26,862 22	11,464 36	1,501 12	157,257 08	60,347 32
Totals.....	171,630 62	1,162 26	40 00	634 72	73,920 87	247,337 86	13,500 00	257,136 78	106,532 09	24,376 82	4,057 42	451,929 97	99,888 12

(a) Plate Glass Branch, \$2,071.53.

(b) Plate Glass Branch, \$5,306.95.

(c) Plate Glass Branch, \$298.29.



Strictly Mutual Fire Insurance Companies.

YEAR ENDING 31st DECEMBER, 1920.

ALGOMA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SAULT STE. MARIE, ONT.

Commenced business 23rd June, 1899.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Chas Young	Richard's Landing.
Wm. Vincer	Mindemoya.
F. H. Schoales	Laird.
Hy. Knight	Sault Ste. Marie.
Geo. H. Cook	Silver Water.
Geo. W. Emery	Massey.
John Tait	Iron Bridge.
M. Beaton	Ophir.
A. H. Huckson	Sault St. Marie.

Officers:

Chas. Young, President	Richard's Landing.
Wm. Vincer	Mindemoya.
Lt-Col. T. H. Elliott, Secretary-Treasurer	Sault Ste. Marie.

Auditors:

Ed. Walton	Sault Ste. Marie.
W. T. Scott	Sault Ste. Marie.

Unassessed premium note capital, \$39,229.92

Statement for the Year Ending 31st December, 1921.

Assets.

Canada Victory Loan Bonds	\$	10,600 00
Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont.		6,236 98
Amount of premium notes in force after deducting all payments thereon and assessments levied		39,229 92
Interest accrued		30 00
Total assets	\$	56,096 90

Liabilities.

Losses adjusted	\$	600 00
Total liabilities	\$	600 00

Receipts.

Cash balance at 31st December, 1919, (not extended)	\$4,322.26	
Cash received by company as membership fees	\$	709 50
" as fixed payments due in 1920		9,014 92
" interest		562 99
" endorsement fees		13 00
Total receipts		10,300 41

Expenditure.

Expenses of management:		
Cash paid for agents' commission	\$	1,196 30
" investigation of claims		62 30
" salaries, directors' and auditors'		899 95

Cash paid for statutory assessment in license fees	\$18 33
" travelling expenses	239 25
" fire marshal's tax	57 88
" printing, stationery and advertising	127 07
" postage, telephone, telegrams and express	210 37
" other	104 05
Total expenses of management	\$ 2,915 50
Miscellaneous payments:	
Cash paid for losses which occurred during 1920	2,355 31
" rebate	137 13
" for investments not extended	\$2,960 00
" accrued interest	17 75
Total expenditure	<u>\$ 5,425 69</u>

CLASSIFICATION OF RISKS:

	Three years.
Amount covered by Policies in force 31st December, 1920	\$ 1,948,814 00

MOVEMENTS IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	1,372	\$ 1,928,109 00
Policies new and renewed during 1920	463	771,440 00
Gross number and amount in force during 1920	1,835	\$ 2,699,549 00
Less expired and cancelled in 1920	471	750,735 00
Net risks in force 31st December, 1920	<u>1,364</u>	<u>\$ 1,948,814 00</u>

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1920.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ 61,491 53
Amount of all premium notes after deducting all payments thereon and assessments levied	39,229 92
Amount of premium notes received during the year 1920	23,143 20
Payments on premium notes of 1920, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1920	9,014 92

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business, 24th July, 1894.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

John Richards	Stella.
Samuel Miller	Stella.
R. A. Fowler	Stella.
Allen S. Hitchins	Stella.
H. S. Patterson	Stella.
H. Beaubien	Stella.
Wm. Glen, Jr.	Stella.
Jas. Kilpatrick	Stella.
W. A. Hitchins	Stella.

Officers:

John Richards, President	Stella.
Samuel Miller, Vice-President	Stella.
John Glenn, Secretary-Treasurer	Stella.

Auditors:

John Filson	Stella.
W. P. Tugwell	Stella.

Unassessed premium note capital—\$11,588.52.

Statement for the Year Ending 31st, December, 1920.

Assets.

Dominion War Loan	\$	5,600 00
Cash on hand		6 17
Cash in Bank of Montreal, Kingston	\$309.67	
Cash in Royal Bank, Bath	389.85	
		699 52
Amount of premium notes in force after deducting all payments thereon and assessments levied		11,588 52
Total assets	\$	17,894 21

Liabilities.—None.

Receipts.

Cash balance, 31st December, 1919 (not extended)	\$1,709.98	
Cash received as fixed payment of 1920	\$	886 01
“ for interest		303 18
“ transfer fees and endorsement		2 25
Total	\$	1,191 44

Expenditure.

Expenses of management:

Cash paid for commission to agents	\$	177 07
“ fire marshal tax		2 57
“ statutory assessment and license fee		7 44
“ travelling expenses		2 00
“ salaries, directors' fees, etc.		116 00

Cash paid for printing, stationery and advertising	\$5 50
" postage, telephone, telegrams and express	6 65
Total expenses of management	\$ 317 23
Miscellaneous payments:	
Cash paid for losses which occurred during 1920	263 50
" rebates	15 00
" invested—payment War Loan (not extended)\$1,600.00	
Total expenditure	\$ 595 73

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	One year.	Three years.	Total.
Mutual	\$ 5,285.00	\$ 359,836.00	\$ 365,121.00

MOVEMENTS IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1919	217	\$ 347,225 00
Policies new and renewed during 1920	76	113,249 00
Gross number and amount in force during 1920	293	460,474 00
Less expired and cancelled in 1920	68	95,353 00
Net risks in force 31st December, 1920	225	\$ 365,121 00

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1920.

	One year.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ 105.70	\$ 14,392.24	\$ 14,497 94
Amount of all premium notes after deducting all payments thereon and assessments levied	84.56	11,503.96	11,588.52
Amount of premium notes received during year of 1920	105.70	4,318.56	4,424 26
Payment on the premium notes of 1920, including all sums credited on said premium notes, viz:			
(a) Cash paid up to 31st Dec., 1920.	21.14	864.87	886.01

AYR FARMERS' FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

Commenced business 13th December, 1893.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Andrew L. Easton	Princeton.
Robt. J. Aitken	St. George.
John Shiel	Galt.
George D. Black	Ayr.
Murdo M. Lillico	Bright.
Charles W. Gurney	Paris.

Officers:

Andrew L. Easton, President	Princeton.
Robt. J. Aitken, Vice-President	St. George.
Joseph Wrigley, Secretary-Treasurer	Ayr.

Auditors:

John L. Black	Ayr.
Thomas Mitchell	Ayr.

Unassessed premium note capital, \$235,811.90.

Statement for the Year Ending 31st December, 1920.

Assets.

Cash in Bank of Commerce, Ayr	\$ 118.81	
Cash in Loan Company	2,364.10	
Cash in Molson's Bank, Ayr	2,503.92	
		\$ 4,986 83
Amount unpaid of assessments of 1920		846 94
Amount unpaid of assessments of prior years		101 45
Amount of premium notes in force after deducting all payments thereon and assessments levied		235,811 90
Total assets	\$	241,747 12

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1919, (not extended)	\$5,266.12	
Cash received for policy fees	\$	444 50
“ assessments of 1920		18,336 78
“ assessments of prior years		178 84
“ interest		147 04
“ borrowed money		4,550 00
“ cancelled policies		25 79
Total	\$	23,682 95

Expenditure.

Expenses of management:

Amount paid for travelling expenses	\$	19 05
“ statutory assessment and license		44 34
“ fire marshal tax		32 70
“ taxes		5 60
“ rent		28 00
“ salaries, directors' and auditors' fees		1,623 00

Amount paid for printing, stationery and advertising	\$63 80
" postage, telephone, telegrams and express.....	107 65
" fee, Underwriters' Association	8 00
" interest	117 35
" other	50
Total expenses of management	\$ 2,049 99
Miscellaneous payments:	
Amount paid for losses which occurred during 1920	17,362 25
" repayment of loans	4,550 00
Total expenditure	\$ 23,962 24

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Four years.
Mutual	\$ 6,174 275 00.

MOVEMENTS IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	1,653	\$ 5,690,300 00
Policies taken during 1920	537	2,330,925 00
Gross number and amount in force during 1920.....	2,190	\$ 8,021,225 00
Less expired and cancelled in 1920	558	1,846,950 00
Net risks in force 31st December, 1920	1,632	<u>\$ 6,174,275 00</u>

CLASSIFICATION OF RISKS:

Farm and Non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1920.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ 263,637 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	235,811 90
Amount of premium notes received during the year 1920	99,316 50

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October, 1874.

Names and addresses of the Directors and Officers for the year 1921

Directors:

Geo. M. McCartney	Wellington.
Edward T. Plews	Picton.
Frank Eaton	Picton.
Charles Lauder	Mountain View.
E. B. Purtelle	Bloomfield.
M. F. Hawkins	Picton.
W. Asa Foster	Picton.
Adolphus Roblin	Picton.
H. S. Welbanks	Milford.

Officers:

Geo. M. McCartney, President	Wellington.
Edward T. Plews, Vice President	Picton.
M. R. German, Secretary Treasurer	Picton.

Auditors:

W. P. Stricker	Milford.
H. H. Huff	Bloomfield.

Unassessed premium note capital, \$44,021.95.

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash in Bank of Montreal, Picton	\$ 59 46	
Cash in Bank of Nova Scotia, Picton	1,274 04	
Cash in Union Bank, Picton	204 37	
		\$ 1,537 87
Amount unpaid of fixed payments of 1920		163 70
Amount of premium notes in force, after deducting all payments thereon and assessments levied		43,357 65
Total assets	\$	45,059 22

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$2,715.96	
Cash received for fixed payments of 1920		\$8,483 72
“ fixed payments due in prior years		74 20
“ interest		44 75
“ payments in advance		10 10
Total receipts	\$	8,612 77

Expenditure.**Expenses of management :**

Amount paid for commission and fees to agents	\$	1,248 45
“ investigation and adjustment of claims		38 30
“ salaries, director's and auditor's fees		1,118 10
“ fire marshal tax		25 70
“ statutory assessment and license		23 14

Amount paid for printing, stationery and advertising	\$159 15
“ postage, telephone, telegrams and express	68 03
“ catendars	123 39
“ all others	25 00
Total expenses of management	\$ 2,829 26
Miscellaneous payments:	
Cash paid for losses which occurred during 1920	6,567 23
Cash paid for losses which occurred prior to 1920	25 70
“ rebate	130 95
“ re-insurance	237 72
Total expenditure	\$ 9,790 86

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920

	Three years.
Mutual	\$2,919,385 00
Less re-insured	41,175 00
Net amount of risks at 31st December, 1920	2,878,210 00

MOVEMENTS IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	1,324	\$2,624,450 00
Policies new and renewed during 1920	545	1,175,500 00
Gross number and amount in force during 1920	1,869	\$3,799,950 00
Less expired and cancelled in 1920	485	880,565 00
Net risks in force 31st December, 1920	1,384	\$2,919,385 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1920

	Three-year risks
Amount of face of all premium notes held by the Company and legally liable to assessment	\$ 59,359 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	44,021 95
Amount of premium notes received during the year 1920	.. 23,696 50
Payments on the premium notes of 1920, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1920	3,555 25

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WELLAND.

Commenced business 6th February, 1880.

Names and addresses of the Directors and Officers for the year 1921

Directors:

John K. Misener	Pt. Robinson.
Nathan Day	Ridgeway.
Crawford McCredie	Chippawa.
Jno. B. Gallinger	Niagara Falls.
Paul P. Wilson	Marshville.
Taylor Beckett	Ridgeville.
E. O. Disher	Ridgeway.
Isaiah Hansler	Welland.
A. J. Babron	Humberstone.

Officers:

John K. Misener, President	Pt. Robinson.
C. McCredie, Vice-President	Chippawa.
John G. Wills, Secretary	Marshville.
Imperial Bank, Treasurer	Ridgeway.

Auditors:

A. E. Riegle	Ridgeway.
W. B. Disher	Ridgeway.

Unassessed premium note capital, \$107,878 12

Statement for the Year Ending 31st December, 1920.

Assets.

Amount unpaid of fixed payments of 1920	\$354 61
Cash in Imperial Bank, Ridgeway	\$ 605 25
Amount of all premium notes in force, after deducting all payments thereon and assessments levied	107,878 12
Total assets	\$ 108,837 98

Liabilities.

Amount of promissory note (borrowed money)	\$ 3,000 00
Amount of accrued interest	15 00
Total	\$ 3,015 00

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$ 938.95
Cash received as fixed payments of 1920	\$ 11,819 66
" fixed payments of prior years	397 44
" interest	30 33
" workmen's risk	15 90
" borrowed money	1,200 00
Total receipts	\$ 13,463 33

Expenditure.

Expenses of management:

Amount paid for commissions to agents	\$ 177 81
" statutory assessment and license	30 93
" printing, stationery and advertising	187 35

Amount paid for salaries, directors' and auditors' fees	\$858 30
" postage, telephone, telegrams and express	159 35
" taxes	28 73
" interest	220 60
" investigation of claims	47 10
" other expenses	6 17
Total expenses of management	\$ 1,716 34
Miscellaneous payments:	
Cash paid for losses which occurred during 1920	10,682 99
" rebates	197 70
" repayment of loans	1,200 00
Total expenditure	\$ 13,797 03

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920

	Three years
Mutual	\$3,946,231 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	1,686	\$3,750,581 00
Policies new and renewed in 1920	536	1,409,045 00
Gross number and amount in force during 1920	2,222	\$5,159,626 00
Less expired and cancelled in 1920	560	1,213,395 00
Net risks in force 31st December, 1920	1,662	\$3,946,231 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

Three-year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$ 125,733 27
Amount of all premium notes in force, after deducting all payments thereon and assessments levied	107,878 12
Amount of premium notes received during the year 1920	50,710 45

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RANNOCH.

Commenced business 15th March, 1876.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

George B. Webster	St. Mary's.
Duncan McVannel	St. Mary's.
David Bonis	St. Mary's.
Hilson Stanley	Granton.
Thomas H. Driver	Science Hill,
W. L. Switzer	St. Mary's.
James More	Kirkton.
Goerge Hookway	St. Mary's.
Robert Knowles	Granton.

Officers:

George B. Webster, President	St. Mary's.
Duncan McVannel, Vice-President	St. Mary's.
J. H. Jameson, Secretary-Treasurer	St. Mary's.

Auditors:

R. W. Switzer	St. Mary's.
A. M. Driver	Kirkton.

Unassessed premium note capital, \$86,929.24.

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash value, Dominion War Loan	\$	1,000 00
Cash on hand at head office	\$	469.69
Cash in Molson's Bank, St. Mary's		8,182.53
Cash in Merchants Bank, Granton, Ont.		4,480.22
		<u>13,132 44</u>
Amount unpaid of assessments levied during 1920		191 36
Amount of premium notes in force after deducting all payments thereon		86,929 24
Total assets		<u>101,253 04</u>

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919, (not extended)	\$13,132 44	
Cash received for assessments levied in 1920	\$	4,399 54
“ assessments prior to 1920		273 31
“ interest		273 52
Total receipts	\$	<u>4,946 37</u>

Expenditure.**Expenses of management:**

Amount paid for investigation of claims	\$	87 00
“ statutory assessment and license fee		23 13
“ salaries, directors' and auditors' fees		240 00
“ fire marshall tax		23 08

Amount paid for printing, stationery and advertising	\$84 04
" postage, telephone, telegrams and express	34 60
" other expenses	32 00
Total expenses of management	\$ 523 85
Miscellaneous payments:	
Cash paid for losses which occurred during 1920	3,417 34
Total expenditure	\$ 3,941 19

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Three years.
Mutual	\$ 2,906,530 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	946	\$2,622,481 00
Policies new and renewed during 1920	368	1,232,175 00
Gross number and amount in force during 1920	1,314	\$3,854,656 00
Less expired and canceled in 1920	386	948,126 00
Net risks in force 31st December, 1920	928	\$2,906,530 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment.....	\$ 94,582 84
Amount of all premium notes, after deducting all payments thereon and assessments levied	86,929 24
Amount of premium notes received during the year 1920	40,182 74
16 S.I.	

(NORTH) BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRIGHT.

Commenced business 18th August, 1861.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Robert Baird	New Hamburg.
Thos. E. West	Woodstock.
Charles D. Brown	New Hamburg.
John Walton	Woodstock.
Robert Smith	Hickson.
Morton Hall	Bright.
Hy. Sippel	Bright.
R. J. Thomas	Bright.
Benjamin Bickell	Bright.

Officers:

Robert Baird, President	New Hamburg.
Thomas E. West, Vice-President	Woodstock.
D. R. Stauffer, Secretary-Treasurer	Bright.

Auditors:

A. L. Currah	Bright.
Albert Smart	Plattsville.

Unassessed premium note capital, \$125,594.65.

Statement for the Year Ending 31st December, 1920.

Assets.

Actual cash on hand at head office	\$ 70.23	
Cash on deposit in Standard Bank, Bright, Ont.	5,191.82	
Cash on deposit in Standard Bank, Innerkip, Ont.	2,675.11	
		\$ 7,937 16
Amount unpaid of assessments levied in 1920		485 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied		125,594 65
Office furniture and safe (not extended)	\$40.00	
Total assets		\$ 134,017 06

*Liabilities.—None.**Receipts.*

Cash balance at 31st December, 1919, (not extended)	\$7,937.16	
Cash received at taking of application held by agents		\$ 141 00
Cash received for assessments levied in 1920		4,760 47
“ assessments levied prior to 1920		329 74
“ interest		85 61
“ transfer fees		3 00
Total receipts		\$ 5,319 82

Expenditures.

Expenses of management:

Amount paid for printing, stationery and advertising	\$ 111 70
“ agents' fees	141 00
“ postage, telephone, telegrams and express	70 50

Amount paid for salaries, directors' and auditors' fees	\$693 85
" rent	8 50
" statutory assessment and license fee	23,55
" travelling expenses	27 00
" fire marshal tax	16 18
" other expenses	6 00
Total expenses	\$ 1,098 28
Miscellaneous payments:	
Cash paid for losses which occurred during 1920	856 25
Total expenditures	\$ 1,954 53

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

Mutual		Four years.
		\$ 2,924,315 00
MOVEMENT IN RISKS.		
Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	780	\$2,683,660 00
Polices new and renewed during 1920	222	882,690 00
Gross number and amount in force during 1920	1,002	\$3,566,350 00
Less expired and cancelled in 1920	206	642,035 00
Net risks in force 31st December, 1920	796	\$2,924,315 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

In Policies in force 31st December, 1920.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$ 136,686 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	125,594 65
Amount of premium notes received during the year 1920.....	41,412 00

(COUNTY OF) BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRANTFORD.

Commenced business 27th May, 1861.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

A. W. Vansickle	Onondaga.
E. L. Smith	Scotland.
U. O. Kendrick	Cainsville.
John Collins	Burford.
Chas. McIntyre	Scotland.
Duncan W. Miller	St. George.
James Polley	Harley.
Francis Thomson	Echo Place.
Edward Knight	Vanessa.

Officers:

A. W. Vansickle, President	Onondaga.
E. L. Smith, Vice-President	Scotland.
J. A. Messecar, Secretary-Treasurer	Brantford.

Auditors:

P. M. Button	Scotland.
R. W. Hamilton	Cainsville.

Unassessed premium note capital, \$126,837.80.

Statement for the Year Ending 31st December, 1920.

Assets.

Canada War Loan	\$ 7,000 00
Amount of cash at head office	\$ 91.75
Cash in Canadian Bank of Commerce, Brantford	8,860.88
	8,952 63
Amount of fixed payments of 1920.....	952 51
Amount of fixed payments, prior years (not extended)	\$278.85
Amount of premium notes in force, after deducting all payments thereon and assessments levied	126,837 80
Total assets	<u>\$ 143,742 94</u>

Liabilities.

Amount of reported loss	\$ 400 00
Total liabilities	<u>\$ 400 00</u>

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$7,450.84
Cash received for fees	\$ 14 00
" fixed payments of 1920	15,522 53
" fixed payments, prior years	459 71
" interest during 1920	594 59
" payments, 1921, in advance	92 46
" transfer fees	19 00
" all other	55 44
Total receipts	<u>\$ 16,757 78</u>

Expenditures.**Expenses of management:**

Amount paid for commission	\$ 1,053 00
" taxes	21 00
" rent	165 00
" fire marshal tax	48 93
" statutory assessment and license fee	43 30
" printing, stationery and advertising	82 35
" salaries, directors' and auditors' fees	1,412 30
" investigation and adjustment of claims	76 15
" postage, telephones, telegrams and express.....	151 77
" travelling expenses	10 00
" all other	237 50

Total expenses of management \$ 3,301,30

Miscellaneous payments:

Cash paid for losses which occurred during 1920	11,253 02
" rebate	448 94
" re-insurance	252 73

Total expenditure 15,255 99

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Four years.
Mutual	\$ 6,158,390 00
Less re-insurance	101,783 64
Net risks in force December 31st, 1920	<u>6,056,606 36</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1920	1,947	\$5,540,625 00
Policies new and renewed during 1920	551	2,026,675 00
Gross number and amount in force during 1920	2,498	\$7,567,300.00
Less expired and cancelled during 1920	544	1,408,910 00
Net risks in force 31st December, 1920	<u>1,954</u>	<u>\$6,158,390 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$ 163,384 13
Amount of all premium notes, after deducting all payments thereon and assessments levied	126,837 80
Amount of premium notes received during the year 1920.....	54,055 09

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Alex. L. Noble	Norval.
R. A. Thompson	Lynden.
S. R. Stuart	New Hamburg.
N. H. Stevens	Chatham.
Neil C. Sinclair	St. Thomas.
Alex. C. McLeod	Stratford.

Officers:

Alexander L. Noble, President	Norval.
R. A. Thompson, Vice-President	Lynden.
J. T. White, Secretary-Treasurer	Hamilton.

Auditors:

W. Anderson	Hamilton.
W. B. Anderson	Hamilton.

Unassessed premium note capital, \$95,956.15.

Statement for the Year Ending 31st December, 1920.

Assets.

Cash value of mortgage	\$	6,000.00
Bonds, debentures and Canada War Loan		307,017 79
Cash on hand, head office	\$	24.54
Cash on deposit to the Company's credit, not drawn against, in Royal Bank, Hamilton		12,750.37
		<u>12,774 91</u>
Amount unpaid of fixed payments of 1920		448 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied		95,956 15
Amount interest accrued		<u>7,179 59</u>
Total assets	\$	<u><u>429,377 34</u></u>

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$12,665.22	
Cash received as fixed payments of 1920	\$	32,249 50
“ as fixed payments due in prior years		605 00
“ as interest		16,292 10
“ from realization of investments, e.g., debentures and other securities during 1920 (not ex- tended)	\$6,788.50	
“ endorsement fees		5 50
Total receipts	\$	<u><u>49,152 10</u></u>

Expenditures.**Expenses of management:**

Amount paid for commissions	\$	27 50
“ law costs		17 00

Amount paid for statutory assessment and license fee (Ontario)	\$14 49
" fire marshal tax	107 88
" printing, stationery and advertising	274 56
" salaries, directors' and auditors' fees	5,115 00
" postage, telephone, telegrams, express and exchange	238 32
" travelling expenses	304 83
" fuel and light	6 00
" taxes	64 05
" rent	480 00
" other expenses	117 52
Total expenses of management	\$ 6,767 15

Miscellaneous payments:

Cash paid for losses which occurred during 1920	5,822 60
" rebate	796 86
" re-insurance	9 25
" refund to members	10,206 54
" investments (not extended)	\$31,978.51
" Patriotic, hospital, and other donations	250 00

Total expenditure \$ 23,852 40

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

System	One year or less.	Three years.	Total.
Mutual	\$15,000.00	\$1,368,150.00	\$1,383,150.00
Re-insurance.			
Mutual			500 00
Net risks in force 31st December, 1920			\$ 1,382,650 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	440	\$1,372,900 00
Policies new and renewed during 1920	176	524,600 00
Gross number and amount in force during 1920	616	1,897,500 00
Less expired and cancelled in 1920	182	514,350 00
Net risks in force 31st December, 1920	434	\$1,383,150 00

CLASSIFICATION OF RISKS.

Manufacturing

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	One year or less.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$505.00	\$157,040.05	\$157,545.75
Amount of all premium notes after deducting all payments thereon and assessments levied			95,956 15
Amount of premium notes received during the year 1920			59,357 50

CARADOC FARMERS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

Names and addresses of the Directors and Officers for the year 1921

Directors.

Wm. Young	Mount Brydges.
D. Campbell	Southwold.
J. Switzer	Lambeth
Archie Walker	Muncey
Duncan M. McNeil	Strathroy.
E. Howlett	Southwold.
D. Limon	Strathroy.
John Hutcheson	Longwood
R. Sutherland	Mount Brydges.
H. M. Smith	Mount Brydges.
J. D. Carruthers	Melbourne.
W. Veale	Mount Brydges.

Officers:

Wm. Young, President	Mount Brydges.
D. Campbell, Vice-President	Southwold.
E. W. J. Sutherland, Secretary-Treasurer	Mount Brydges.

Auditors.

J. H. Matthews	Delaware.
W. Blair	Mount Brydges.

Unassessed premium note capital, \$82,360.53

Statement for the Year Ending 31st December, 1920.**Assets.**

Amount cash at head office	\$ 14 67	
“ Union Bank, Mount Brydges	3,848 91	
“ Union Bank, Melbourne	998 79	
“ Royal Bank, Strathroy	1,520 04	
“ Bank of Montreal, London	989 43	
“ Home Bank, Delaware	1,576 26	
		\$ 8,948 10
Amount unpaid fixed payments payments of 1920		65 34
Amount of premium notes in force after deducting all payments thereon and assessments levied		82,360 53
Total assets	\$	91,373 97

Liabilities.

Amount of supposed loss	\$ 15 00
Amount of retained balance premium notes	117 58
Total liabilities	\$ 132 58

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$7,749 70	
Cash received at head office, fees (not extended).....	177 70	
" as fixed payments of 1920	\$	6,853 62
" as fixed payments due in prior years		70 89

Cash received as interest	\$289 78
" all other	122 30
Total receipts	<u>\$ 7,336 59</u>

Expenditure.**Expenses of management:**

Amount paid for fees to agents (not extended)	\$177.00	
Amount commission to agents		\$ 177 00
" investigation and adjustment of claims		30 00
" statutory assessment and license fee		24 66
" fire marshal tax		20 21
" travelling		1 50
" printing, stationery and advertising		180 51
" salaries, directors' and auditors' fees		605 75
" postage, telephone, telegrams and express		65 97
" janitor		7 00
" delegates, Underwriters' Association, and fee		38 10
Total expenses of management	\$	<u>1,150 70</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1920		
" rebate		255 18
" balance, retained notes		93 85
Total expenditure	\$	<u>6,138 19</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

Three years.

Mutual	\$3,165,740 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	927	\$2,843,752 00
Policies new and renewed during 1920	354	1,287,438 00
Gross number and amount in force during 1920	1,281	4,131,190 00
Less expired and cancelled in 1920	365	965,450 00
Net risks in force 31st December, 1920	916	<u>\$3,165,740 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1919.

Three-year risks.

Amount of face of all premium notes held by the Company and legally liable to assessment	\$ 94,972 20
Amount of all premium notes, after deducting all payments thereon and assessments levied	82,360 53
Amount of premium notes received during the year 1920	38,623 14
Payments on premium notes of 1919, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1920	2,706 76

(TOWNSHIP OF) CLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

Commenced business 22nd August, 1898.

Names and addressess of the Directors and Officers for the year 1921

Directors.

Adelbert Jamieson	Wellandport.
Elijah Durham	Wellandport.
C. M. Honsburger	Jordan Station.
F. H. Jory	Beamsville.
W. A. Griffis	St. Catharines.
Lewis H. Collard	St. Catharines.

Officers.

Adelbert Jamieson, President	Wellandport.
Elijah Durham, Vice-President	Smithville.
G. W. Tinlin, Secretary-Treasurer	Beamsville.

Auditors.

W. D. Fairbrother	Beamsville.
J. D. Albright	Beamsville.

Unassessed premium note capital, \$109,937.25

Statement for the Year Ending 31st, December, 1920.

Assets.

Cash in Bank of Hamilton, Beamsville	\$3,528.40	
Cash in Bank of Commerce, Beamsville	2,646.93	
		\$ 6,175 33
Amount of premium notes in force, after deducting all payments thereon and assessments levied		109,937 25
Amount unpaid of fixed payments due in 1920		158 79
Total assets	\$	116,271 37

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$7,051.11	
Cash received as fixed payments due in 1920		\$5,814 58
“ due in prior years		39 43
“ interest during 1920		217 28
Total receipts	\$	6,071 29

Expenditure.

Expenses of management:		
Cash paid for agents' fees	\$	126 50
“ statutory assessment and license fee		24 94
“ fire marshal tax		17 28
“ salaries, directors' and auditors' fees		552 00
“ rent		32 50
“ printing and stationery ..		68 87
“ travelling expenses		15 85
“ investigation of claims		21 00
“ postage, telephone, telegrams and express		96 67
“ fee Underwriters Association		5 50
Total expenses of management	\$	961 11

Miscellaneous payments:

Cash paid for losses which occurred during 1920	\$5,931 10
" rebates	54 86
Total expenditures	\$ 6,947 07

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

Mutual	Three years. \$3,323,291 00
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MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1919	1,195	\$2,884,725 00
Policies new and renewed during 1920	504	1,520,451 00
Gross number and amount in force during 1920	1,699	\$4,405,176 00
Less expired and cancelled in 1920.....	495	1,081,885 00
Net risks in force 31st December, 1920	1,204	\$3,323,291 00

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	One year.
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$ 119,868 86
Amount of all premium notes, after deducting all payments thereon and assessments levied	109,927 25
Amount of premium notes received during the year, 1920	55,178 96
Payment on the premium notes of 1920, including all sums credited on said premium notes	2,241 43
Cash paid up to 31st December, 1920	5,814 58
Noted for fixed payments or assessments unpaid at 31st December, 1920	158 70

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business, 3rd June, 1872.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Kenneth McKenzie	Teeswater.
F. G. Moffat	Teeswater.
Thos. B. Aitken	Teeswater.
Thos. P. McDonald	Teeswater.
Robert Grant	Formosa.
Andrew McKague	Wingham.

Officers:

Kenneth McKenzie, President	Teeswater.
F. G. Moffat, Vice-President	Teeswater.
D. McIntosh, Secretary-Treasurer	Teeswater.

Auditors:

John McRae	Teeswater.
Alex. McKague	Teeswater.

Unassessed premium note capital, \$79,408.44.

Statement for the Year Ending 31st December, 1920.

Assets.

Canada Victory Loan Bonds	\$	5,000 00
Actual cash on hand at head office	\$	26.52
Cash in Bank of Hamilton, Teeswater		3,440.13
Cash in Molson's Bank, Teeswater		4,461.63
		<u>7,928 28</u>
Amount unpaid of assessments levied during 1920		1,183 20
Amount unpaid if assessments levied during previous years	\$297.97	
Amount of premium notes in force, after deducting all payments thereon assessments levied		79,408 44
Total assets	\$	<u>93,519 92</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$5,192.26	
Cash received for assessments levied in 1920	\$	2,889 90
" assessments levied in years prior to 1920		825 39
" interest		426 63
Total receipts	\$	<u>4,142 12</u>

Expenditures.

Expenses of management:

Amount paid for commission to agents	\$	223 00
" investigation of claims		7 50
" postage, telephone, telegrams and express		24 50
" statutory assessment and license		19 38
" salaries, directors' and auditors' fees		346 60
" printing, stationery and advertising		124 50
" fire marshal tax		12 62
" rent		25 00
" Underwriters' Association fee		4 00

Total expenses of management	\$	<u>787 10</u>
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Miscellaneous payments:

Cash paid for losses which occurred during 1920	\$614 00
" rebate	5 00
Total expenditure	<u>\$ 1,406 10</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

Mutual	Three years. \$ 2,098,937 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	892	\$2,080,497 00
Policies new and renewed during 1920	275	824,612 00
Gross number and amount in force during 1920	1,167	\$2,905,109 00
Less expired and cancelled in 1920	269	806,172 00
Net risks in force 31st December, 1920	898	<u>\$2,098,937 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$ 83,457 48
Amount of all premium notes, after deducting all payments thereon and assessments levied	79,408 44
Amount of premium notes received during the year 1920	<u>33,984 43</u>

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT ELGIN.

Commenced business 18th May, 1887.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

J. G. Currie	Ingersoll.
James Little	Ingersoll.
R. W. Brink	Woodstock.
John Campbell	Salford.
Charles Williams	Tillsonburg.
Frank H. Harris	Mt. Elgin.

Officers:

J. G. Currie, President	Ingersoll.
James Little, Vice-President	Ingersoll.
T. R. Mayberry, Secretary-Treasurer	Ingersoll.

Auditors:

J. A. Morrison	Mt. Elgin.
R. A. Baxter	Brownsville.

Unassessed premium note capital, \$139,606.67

Statement for the Year Ending 31st December, 1920.

Assets.

Cash on hand, head office	\$ 281.27	
Cash in Royal Bank, Ingersoll	6,333.25	
		\$ 6,614 52
Amount unpaid of fixed payments of 1920		1,062 78
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied	\$139,606.67	
Less residue given for re-insurance	3,637.50	
		135,969 17
Total assets		\$ 143,646 47

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$4,002.81	
Cash received as fixed payments of 1920		\$ 6,694 26
“ for fixed payments, prior years		42 17
“ for interest		106 90
“ for reinsurance on losses		750 00
Total receipts		\$ 7,593 33

Expenditure.**Expenses of management:**

Amount paid for statutory assessment and license	\$ 28 02
“ investigation and adjustment of claims	69 00
“ fire marshal tax	21 42
“ salaries, directors' and auditors' fees	752 60
“ printing, stationery and advertising	75 85
“ postage, telephone, telegrams and express	97 50
“ rent	2 00
“ travelling expenses	42 25
“ other expenses of management	6 00

Total expenses of management \$ 1,094 64

Miscellaneous payments:

Cash paid for losses which occurred in 1920	\$4,063 12
" re-insurance	237 45
" rebate	186 41
Total expenditure	\$ 5,581 62

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

Mutual	Three years. \$ 3,819,803 00
Re-insurance	117,100 00
Net risks	\$ 3,702,703 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	1,017	\$3,330,583 00
Policies new and renewed during 1920	422	1,486,005 00
Gross number and amount in force during 1920	1,439	\$4,816,588 00
Less expired and cancelled in 1920	304	996,785 00
Net risks in force 31st December, 1920	1,135	\$3,819,803 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ 154,661 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	139,606 67
Amount of premium notes taken during the year 1920	60,392 55
Payments on premium notes of 1920, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1920	3,092 66
Amount of premium notes given by the Company for re-insurance	3,413 00
Less payments made thereon	446 40
Residue of said premium notes for which the Company is still liable ..	29,666 60

(NORTH AND SOUTH) DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

J. C. Dance	Kingsmill.
J. H. Barr	Dorchester.
S. S. McDermid	Port Burwell.
A. E. Jackson	Mossley.
John A. Charlton	Springfield.
H. Rickard	Dorchester Station.

Officers:

J. C. Dance, President	Kingsmill.
J. H. Barr, Vice-President	Dorchester.
S. E. Facey, Secretary-Treasurer	Harrietsville.

Auditors:

B. R. Barr	Dorchester.
W. W. Kiddie	Belmont.

Unassessed premium note capital, \$197,513.00.

Statement for the Year Ending 31st December, 1920.**Assets.**

Canada Victory Loan Bonds		\$ 10,000 00
Cash on hand at head office	\$ 204.98	
Cash deposit in Royal Bank, Ingersoll	745.25	
“ Royal Bank, Aylmer	1,202.31	
“ Royal Bank, Springfield	439.44	
“ Bank of Nova Scotia, Harrietsville	5,037.34	
“ Bank of Toronto, Dorchester Station, Ont.	210.63	
“ Sterling Bank, Port Burwell	194.64	
	\$8,034.59	
Less cheques outstanding	215.03	
		7,819 56
Amount unpaid of fixed payments, 1920		495 35
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$ 197,513.00	
Less residue given for re-insurance	3,913.00	
		193,600 00
Total assets		<u>\$ 211,914 91</u>

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$6,313.75	
Cash received as fixed payments of 1920		\$ 15,015 40
“ fixed payments of prior years		170 15
“ interest		719 56
Total receipts		<u>\$ 15,905 11</u>

Expenditures.**Expenses of management:**

Amount paid for commission to agents	\$ 439 50
" travelling expenses	47 00
" statutory assessment and license	52 46
" fire marshal, tax	45 51
" salaries, directors' and auditors' fees	1,084 85
" postage, telephone, telegrams and express	320 10
" dues, Mutual Underwriters' Association	9 00
" Bank collections and commissions	27 95

Total expenses of management	\$2,026 37
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Miscellaneous payments:

Cash paid for losses which occurred during 1920	11,550 08
" re-insurance	295 10
" rebates	527 75

Total expenditure	\$ 14,399 30
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Three years.
Mutual	\$ 7,480,675 00
Re-insurance	144,550 00
Net risks	\$ 7,336,125 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	2,277	\$ 6,865,175 00
Policies new and renewed during 1920	910	3,335,650 00
Gross number and amount in force during 1920	3,187	\$10,200,825 00
Less expired and cancelled in 1920	945	2,720,150 00
Net risks in force 31st December, 1920	2,242	\$ 7,480,675 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$ 224,420 25
Amount of premium notes after deducting all payments thereon and assessments levied	197,513 00
Amount of premium notes received during the year 1920.....	100,069 50
B.—Re-insurance.	
Amount of premium notes given by the Company for re-insurance	\$ 438 90
Less payment made thereon	476 10
Residue of said premium notes for which the Company is liable	\$3,913 00

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

Commenced business 21st April, 1884.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

John Murray	St. Paul's.
John Dempsey	Stratford.
Wm. Suhring	Stratford.
Charles Baird	St. Mary's.
James Muir	St. Mary's.
Robert Armstrong	Rostock.

Officers:

John Murray, President	St. Paul's
John Dempsey, Vice-President	Stratford.
Thos. H. Smith, Secretary-Treasurer	Sebringville.

Auditors:

D. K. Erb	Stratford.
Geo. Armstrong	St. Paul's.

Unassessed premium note capital, \$104,416.87.

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash in British Mortgage Loan Co., Stratford	\$ 584.00
Cash in Royal Bank, Stratford	3,314.82
Cash in Royal Bank, St. Mary's	1,953.46
Cash in Sterling Bank, Sebringville	2,406.24
Cash in Bank of Hamilton, Mitchell	1,176.55
	\$ 9,435 07
Amount unpaid of assessment of 1920	243 55
Amount of premium notes in force, after deducting all payments thereon and assessments levied	104,416 87
Total assets	\$114,100 49

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$7,372.68
Cash received for assessments levied in 1920	\$ 11,313 85
" assessments levied in prior years	99 09
" interest	142 22
" gasoline engine permits	120 83
Total receipts	\$ 11,675 99

Expenditures.**Expenses of management:**

Amount paid for rent	\$ 5 00
" statutory assessment and license	30 21
" salaries, directors' and auditors' fees	459 45
" printing, stationery and advertising	109 15
" investigation of claims	19 00
" postage, telephone, telegrams and express	37 48
" Fire Marshal Tax	10 75
" other expenses	20 00

Total expenses of management	\$691 04
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Miscellaneous payments:

Amount paid for losses incurred in 1920	\$8,922 56
Total expenditure	<u>\$9,613 60</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

Mutual	Three years. \$ 3,963,080 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	1,030	\$3,646,360 00
Policies new and renewed during 1920	358	1,566,280 00
Gross number and amount in force during 1920	1,388	\$5,212,640 00
Less expired and cancelled in 1920	378	1,249,560 00
Net risks in force 31st December, 1920	1,010	<u>\$3,963,080 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

Amount of face of all premium notes held by Company, and legally liable to assessment	Three years. \$ 118,892 40
Amount of all premium notes on policies in force 31st December, 1920, after deducting all payments thereon and assessments levied.....	104,416 87
Amount of premium notes received during the year 1920.....	46,988 40

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

W. J. Jelly	Shelburne.
Samuel Barber	Rosemont.
Joshua A. Marshall	Camilla.
William McGhee	Melancthon.
Thos. Jennings	Mansfield.
John J. Braiden	Shelburne.
Thomas Sime	Grand Valley.
George Lyon	Jessopville.
W. W. Warnock	Grand Valley.
Wm. Park	Grand Valley.
Geo. Best	Shelburne.
John Johnston	Laurel.

Officers.

W. J. Kelly, President	Shelburne.
Samuel Barber, Vice-President	Rosemont.
Thomas Whalley, Secretary-Treasurer and Manager	Shelburne.

Auditors.

W. E. Reid	Shelburne.
Samuel Patterson	Shelburne.

Unassessed premium note capital \$201,251.95.

Statement for the Year Ending 31st, December, 1920.**Assets.**

Cash value of bonds, Canada War Loan	\$	7,125 25
Cash in Union Bank, Shelburne	\$5,961.01	
Cash in Royal Bank, Grand Valley	825.07	
Cash in Bank of Hamilton, Orangeville	842 20	
Cash in Bank of Toronto, Shelburne	1,304.97	
		8,933 25
Amount of unpaid fixed payments of 1920		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		201,251 95
Total assets	\$	217,310 45

Liabilities.

Amount of losses adjusted	\$	2,635 00
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Receipts.

Cash balance at 31st December, 1919 (not extended)	\$9,227 14	
Cash received as fixed payments of 1920	\$	13,042 13
" fixed payments of prior years		263 21
" interest		617 50
" gasoline permits		35 25
" for safe		65 00
" agents' balances of 1919 received in 1920		57 01
Total receipts	\$	14,080 10

Expenditure.**Expenses of management:**

Amount paid for investigation of claims	\$	142 40
" travelling expenses and underwriters' fees		31 95
" fire marshal tax		40 81
" commission to agents		843 00
" rent		13 00
" statutory assessment and license fee		45 60
" printing, stationery and advertising		58 20
" salaries, directors' and auditors' fees		1,259 10
" postage, telephone, telegrams and express		160 00

Total expenses of management \$ 2,594 06

Miscellaneous payments.

Amount paid for losses which occurred during 1920		7,447 23
" rebate		207 45

Total expenditure \$ 10,243 74

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920

Mutual	Three years. \$6,055,060 00
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MOVEMENT IN RISKS.

Mutual System.	Number	Amount.
Policies in force 31st December, 1919	2,319	\$5,873,665 00
Policies new and renewed during 1920	843	2,616,545 00
Gross number and amount in force during 1920	3,162	\$8,490,210 00
Less expired and cancelled in 1920	915	2,435,150 00
Net risks in force 31st December, 1920	2,247	<u>\$6,055,060 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ 295,227 17
Amount of all premium notes after deducting all payments thereon and assessments levied	201,251 95
Amount of premium notes received during the year 1920	91,300 14
Payments on premium notes of 1920 including all sums credited on said premium notes	5,473 78

**(NORTH) DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE
INSURANCE COMPANY.**

HEAD OFFICE, GALT.

Commenced business 15th May, 1856.

Names and addresses of the Directors and Officers for the year 1921

Directors.

John B. Bricker	Ayr.
W. C. Shaw	Hespeler.
Geo. R. Barrie	Galt.
J. M. Irwin	Galt.
Jos. Betzner	Copetown.
Frank W. Haines	Dundas.
Col. J. Z. Fraser	Burford.
Henry Watson	Galt.
Geo. L. Telfer	Paris.

Officers:

John B. Bricker, President	Ayr.
W. C. Shaw, Vice-President	Hespeler.
A. W. Hilborn, Secretary-Treasurer	Galt.

Auditors.

Wm. Cowan	Galt.
Jno. Taylor	Galt.

Unassessed premium note capital, \$382,017.74

Statement for the Year Ending 31st December, 1920.

Assets.

Cash value of mortgages	\$ 13,500 00
Cash value of bonds	2,000 00
Cash in Bank of Commerce, Galt	2,867 49
Amount unpaid of assessments levied during 1920	872 19
Amount unpaid of prior year	80 78
Amount of premium notes in force, after deducting all payments thereon and assessments levied	382,017 74
Amount fees	49 00
Amount office furniture (not extended)	\$300.00
Total assets	\$ 401,387 20

Liabilities.

Amount of losses unpaid	\$ 550 00
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Receipts.

Cash balance at 31st December, 1919 (not extended)	\$316.07
Cash received for application fees	\$ 664 00
" assessments levied in 1920	14,955 71
" assessments levied in years prior to 1920	678 66
" interest	810 00
" borrowed money	9,200 00
" all other	127 69
Total receipts	\$ 26,436 06

Expenditures.

Expenses of management:

Amount paid for statutory assessment and license fee	\$	65 17
" printing, stationery and advertising		46 02
" rent		117 20
" taxes (municipal and government)		8 58
" salaries, directors' and auditors' fees		2,403 90
" fire marshal tax		49 77
" postage, telephone, telegrams and express		153 25
" investigation and adjustments of claims		64 20
" interest		321 67
" fuel and light		8 35
" other expenses of management		296 10

Total expenses of management \$ 3,534 21

Miscellaneous payments:

Cash paid for losses which occurred during 1920		9,273 63
" repayment of loans		9,200 00
" purchase of investments (not extended)	\$1,876 80	

Total expenditure \$ 22,007 84

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Four years.
Mutual	\$ 9,722,995 00

MOVEMENT IN RISKS.

Mutual System.	Number	Amount.
Policies in force 31st December, 1919	2,583	\$8,703,555 00
Policies new and renewed during 1920.....	706	2,794,945 00
Gross number and amount in force during 1920	3,289	\$11,498,500 00
Less expired and cancelled in 1920	657	1,775,505 00
Net risks in force 31st December, 1920	2,632	<u>\$9,722,995 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ 414,143 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	382,017 00
Amount of premium notes received during the year 1920	116,738 00
Cash paid up to 31st December, 1920	3,131 94
Assessments unpaid at 31st December, 1920	135 26

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business, September, 1880.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Jno. McPherson	Campbellton.
Archibald MacColl	Rodney.
John McPhail	Iona.
D. R. Thomson	Iona.
D. Carmichael	West Lorne.
John R. Gow	Dutton.

Officers:

John McPherson, President	Campbellton.
Archibald MacColl, Vice-President	Rodney.
W. A. Galbraith, Secretary-Treasurer	Iona Station.

Auditors:

A. Carmichael	West Lorne.
D. C. McKellar	Dutton.

Unassessed premium note capital, \$135,974.34.

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash in Royal Bank, Rodney	\$ 791.58	
Cash in Merchants Bank, West Lorne, Ont.	2,704.03	
Cash in Royal Bank, Dutton	1,345.63	
Cash in Home Bank, Iona	307.92	
Cash in Molsons Bank	87.30	
		\$5,236 46
Amount unpaid of fixed payments of 1920		1,111 30
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied	\$135,974.34	
Less residue of notes given for re-insurance	178.75	
		135,795 59
Total assets	\$ 142,143 35	

Liabilities.

Amount of losses unpaid	\$ 900.00	
		Receipts.
Cash balance at 31st December, 1919 (not extended)	\$2,336.12	
Amount of cash received for fixed payments of 1920		\$ 11,142 55
“ “ fixed payments due in prior years		278 30
“ “ interest		50 55
Total receipts		\$ 11,471 41

Expenditure.**Expenses of management:**

Amount paid for investigation of claims	\$ 47 50
“ commission to agents	223 50
“ travelling expenses	122 35
“ postage, telephones, telegrams and express	56 51
“ statutory assessment and license	29 83
“ printing, stationery and advertising	72 13
“ salaries, directors' and auditors' fees	537 10

Amount paid for taxes	\$35 68
" rent	8 25
" other expenses	6 00
Total expenses of management	\$ 1,188 85
Miscellaneous payments:	
Cash paid for losses which occurred during 1920	6,984 42
" rebate	381 55
" re-insurance	16 25
Total expenditure	\$ 8,571 07

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Three years	Four years.	Total.
Mutual	\$18,225.00	\$3,984,000.00	\$4,002,225.00
Less re-insurance	6,500.00		6,500.00
Net risk carried at 31st December, 1920.....	\$11,725.00	\$3,984,000.00	\$3,995,725.00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	1,316	\$3,591,375 00
Policies new and renewed during 1920	452	1,598,375 00
Gross number and amount in force during 1920	1,768	\$5,189,750 00
Less expired and cancelled in 1920	488	1,187,525 00
Net risks in force 31st December, 1920	1,280	\$4,002,225 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Three years.	Four years.	Total.
Amount of face of all premium notes held by the Company, and legally liable to assessment.	\$546 75	\$159,360.00	\$159,906.75
Amount of all premium notes after deducting all payments thereon and assessments levied			135,994 34
Amount of premium notes received during the year 1920			63,752 75
Payments on the premium notes of 1920, including all sums credited on said premium notes, viz.:			
Cash paid up to 31st December, 1920			4,781 66

(SOUTH) EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

Names and addresses of the Directors and Officers for the year 1921:

Directors.

J. Pletsch	Shakespeare.
J. Pletch	Shakespeare.
Jas. McCallum	Shakespeare.
Edw. Caister	Tavistock.
E. J. Wettlaufer	Tavistock.
A. Herman	Tavistock.
A. H. Goring	Woodstock.
Wm. Kaufman	Tavistock.
Issacher Corp	Woodstock.
Conard Wilker	Tavistock.

Officers:

J. Pletsch, President	Shakespeare.
Jas. McCallum, Vice-President	Stratford.
W. S. Russell, Secretary-Treasurer	Tavistock.

Auditors:

H. J. Mansz	Shakespeare.
Frank Corp	Woodstock.

Unassessed premium note capital, \$245,684.28

Statement for the Year Ending 31st December, 1920.**Assets.**

Canada Victory Loan Bonds	\$	2,000 00
Cash in Royal Bank, Stratford	931.66	
" Standard Bank, Tavistock	8,925.16	
	<u>9,856.82</u>	
Less overdeposit in bank	18.04	
		<u>9,838 78</u>
Amount of premium notes in force, after deducting all payments thereon and assessments levied		245,684 28
Amount unpaid assessments, 1920		749 82
Total assets	\$	<u>258,272 88</u>

Liabilities.

Amount of supposed losses	\$	1,500 00
Total liabilities	\$	<u>1,500 00</u>

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$6,966.57	
Cash received for assessments levied during 1920	\$	6,760 63
" assessments levied prior to 1920		340 40
" interest		240 82
" other sources		<u>80</u>
Total receipts	\$	<u>7,342 15</u>

Expenditure.**Expenses of management:**

Amount paid for salaries, directors' and auditors' fees	\$	646 35
" statutory assessment and license fee		39 60
" printing, stationery and advertising		33 30
" fire marshal tax		22 71
" postage, telephone, telegrams and express		85 58
" travelling expenses		12 00
" rent		17 00
" investigation of claims		31 75
" collecting assessment		95 00
" calendars		98 00
" other expenses		13 00

Total expenses of management \$ 1,144 29

Miscellaneous payments:

Cash paid for losses which occurred during 1920 3,325 65

Total expenditure \$ 4,469 94

CURRENCY OF RISKS.

Mutual \$5,537,720 00

Amount covered by Policies in force 31st December, 1920.

Mutual System.	Number.	Four years. Amount.
Policies in force 31st December, 1919	1,468	\$5,005,120 00
Policies new and renewed during 1920	417	1,824,560 00
Gross number and amount in force during 1920	1,885	\$6,829,680 00
Less expired and cancelled in 1920	407	1,291,960 00
Net risks in force 31st December, 1920	1,478	\$5,537,720 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES**On Policies in force 31st December, 1920**

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$ 276,886 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	245,684 28
Amount of premium notes received during the year 1920	91,228 00
Payments on premium notes of 1920, including all sums credited on said premium notes:	
Amount of cash paid to 31st December, 1920	2,060 19

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Neil A. Galbraith	Appin.
Donald Dewar	Walkers.
John G. Lethbridge	Glencoe.
Peter Gardiner	Glencoe.
John T. McLean	Melbourne.
A. S. McDonald	Appin.

Officers:

Neil A. Galbraith, President	Appin.
Donald Dewar, Vice-President	Walkers.
A. P. McDougald, Secretary-Treasurer	Melbourne.

Auditors:

Frank McLean	Melbourne.
Gilbert Hyndman	Melbourne.

Unassessed premium note capital, \$88,681.54

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash value municipal debentures	\$	1,748 03
Amount of cash on hand at head office	\$	118 65
“ cash in Royal Bank, Glencoe, Ont		474 73
“ “ Home Bank, Melbourne, Ont.		1,707 17
“ “ Merchants' Bank, Alvinston, Ont.		287 96
“ “ Royal Bank, Strathroy, Ont.		249 72
“ “ Royal Bank, Appin, Ont.		227 63
“ “ Merchants Bank, Glencoe, Ont.		782.85
		<u>3,848 71</u>
“ unpaid of fixed payments of 1920		385 23
“ prior fixed payments still unpaid (not extended) ..	\$682.85	
“ premium notes in force, after deducting all payments thereon and assessments levied		88,681 54
“ interest due and accrued		78 64
“ office furniture and safe (not extended)	\$50.00	
Total assets	\$	<u>94,742 15</u>

Liabilities.

Amount of supposed loss	\$	40 00
Total liabilities	\$	<u>40 00</u>

Receipts.

Cash balance, 31st December, 1919 (not extended)	\$4,000.20	
Cash received from fixed payments of 1920	\$	6,517 00
“ fixed payments of prior years		59 40
“ interest		239 37
“ realization of investments (not extended) ..	\$376.97	
Total receipts	\$	<u>6,815 77</u>

Expenditure.

Expenses of management:

Less payments made thereon	\$178 75
Amount paid for salaries, directors' and auditors' fees	563 00
" commission	135 00
" investigation of claims	102 50
" printing, stationery and advertising	66 10
" postage, telephone, telegrams and express	76 40
" statutory assessment and license	26 00
" fire marshal tax	20 86
" rent	8 25
" travelling expenses	34 00
" other expenses	5 00

Total expenses of management \$ 1,037 11

Miscellaneous payments:

Amount paid for losses which occurred prior to 1920	50 00
" losses which occurred during 1920	6,073 62
" rebate	183 50

Total expenditure \$ 7,344 23

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920,

	Three years.
Mutual	\$3,371,091 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount
Policies in force 31st December, 1919	1,174	\$3,037,560 00
Policies new and renewed during 1920	465	1,372,565 00
Gross number and amount in force during 1920	1,639	\$4,410,125 00
Less expired and cancelled in 1920	445	1,039,034 00
Net risks in force 31st December, 1920	1,194	\$3,371,091 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous

PREMIUM NOTES

On Policies in force 31st December, 1920.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ 101,132 73
Amount of all premium notes, after deducting all payments thereon and assessments levied	88,681 54
Amount of premium notes received during 1920	41,176 95
Payments on premium notes of 1920, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1920	2,746 58

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

Commenced business 22nd March, 1884

Names and addresses of the Directors and Officers for the year 1921

Directors:

James Moffatt	Monkton.
J. K. Baker	Brussels.
Thomas E. Shearer	Listowel.
S. J. Love	Atwood.
George Cleland	Listowel.
John S. Cowan	Atwood.
I. D. Smith	Atwood.
John Denstede	Gadshill.
Alex. Ross	Britton.

Officers:

James Moffatt, President	Monkton.
J. K. Baker, Vice-President	Brussels.
J. R. Hammond, Secretary-Treasurer	Atwood.

Auditors:

A. M. Sweeton	Atwood.
James H. Thomson	Henfryn.

Unassessed premium note capital, \$315,746 35

Statement for the Year Ending 31st December, 1920.

Assets.

Cash value of loan company debentures	\$	12,000 00
Cash on hand, head office	\$	169 25
Cash in Bank of Hamilton, Atwood		11,171 87
Cash in Sterling Bank, Monkton, Ont.		2,356 35
		13,697 47
Amount of unpaid assessment levied during 1920		899 74
Amount of premium notes in force, after deducting all payments thereon and assessments levied		315,746 35
Total assets	\$	342,343 56

Liabilities.—None.

Receipts.

Cash at 31st December, 1919 (not extended)	\$14,186.15	
Cash received for assessments levied during 1920	\$	8,941 63
“ assessments levied before 1920		603 35
“ interest		652 08
Total receipts	\$	10,197 06

Expenditure.

Expenses of management:

Amount paid for investigation of claims	\$	53 00
“ postage, telephone, telegrams and express		71 00
“ statutory assessment and license		46 00
“ printing, stationery and advertising		82 00
“ salaries, directors' and auditors' fees		649 30

"	rent	12 50
"	fire marshal tax	28 75
"	taxes, Government and municipal	4 30
"	sundries	29 65
Total expenses of management		\$ 976 50
Miscellaneous payments:		
Amount paid for losses which occurred during 1920		2,483 11
" losses which occurred prior to 1920		120 85
" rebate		105 30
Total expenditure		\$ 3,685 76

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1920.

Mutual	Four years. \$6,692,600 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	1,509	\$5,930,800 00
Policies new and renewed during 1920	505	2,620,750 00
Gross number and amount in force during 1920	2,014	\$8,551,550 00
Less expired and cancelled in 1920	527	1,858,950 00
Net risks in force 31st December, 1920	1,487	\$6,692,600 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1920.

Amount of face value of all premium notes held by Company and legally liable to assessment	\$ 334,630 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	315,746 35
Amount of premium notes received during the year 1920	131,037 50

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

Names and addresses of the Directors and Officers for the year.

Directors:

John McNabb	Rockwood.
Ernest Parkinson	Guelph.
Leonard McDougall	Rockwood.
F. B. Anderson	Fergus.
Charles Benham	Rockwood.
John Grieve	Rockwood.

Officers:

John McNabb, President	Rockwood.
Ernest Parkinson, Vice-President	Guelph.
Robert Scott, Secretary-Treasurer	Rockwood.

Auditors:

Jos. J. Aldous	Rockwood.
S. Duffield	Guelph.

Unassessed premium note capital, \$114,071 65

Statement for the Year Ending 31st December, 1920.

Assets.

Cash value of debentures and Canada War Loan	\$	14,000 00
Cash on hand, head office	\$	1 66
Cash on deposit to the Company's credit, not drawn against, in the Royal Bank, Rockwood		3,556 22
Cash on deposit, not drawn against, in the Canadian Bank of Commerce, Guelph		588 73
Cash on deposit, Imperial Bank, Fergus, Ont.		927 33
		<u>5,073 94</u>
Amount unpaid of fixed payments of 1920		496 20
Amount of prior years (not extended)		\$120 70
Amount of premium notes in force, after deducting all payments thereon and assessments levied		114,071 65
Less residue of premium notes given by Company for re-insurance....		16,966 60
		<u>97,105 05</u>
Office furniture and safe (not extended)		\$85.00
Total assets	\$	<u>116,675 19</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1919 (not extended)	3,600 32
Cash received as fixed payments of 1920	\$ 4,687 80
“ fixed payments of prior years	349 05
“ interest	835 29
“ re-insurance on losses	2,000 00
Total receipts	\$ <u>7,872 14</u>

Expenditure.

Expenses of management:

Amount paid for agents' commission	\$ 424 00
“ statutory assessments and license	20 26
“ printing, stationery, advertising	35 95
“ adjustment of claims	8 00

"	postage, telephones, telegrams and express	28 86
"	salaries, directors' and auditors' fees	389 90
"	rent of room for board meeting	7 00
"	travelling expenses	12 85
"	fire marshal tax	13 52
"	dues to Underwriters Association	4 00

Total expenses of management \$ 944 74

Miscellaneous payments:

Cash paid for losses which occurred during 1920	4,543 95
" re-insurance	741 80
" rebates	168 05

Total expenditure \$ 6,398 54

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

Mutual	Three years. \$2,595,610 00
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Less Re-insurance.

On mutual system	369,625 00
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Net risks actually carried by Company, 31st December, 1920..... \$2,225,985 00

MOVEMENT IN RISKS .

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	1,025	\$2,207,885 00
Policies new and renewed during 1920	486	1,183,850 00
Gross number and amount in force during 1920	1,511	\$3,391,735 00
Less expired and cancelled in 1920	352	796,125 00
Net risks in force 31st December, 1920	1,159	<u>\$2,595,610 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1920

Amount of face of all premium notes held by Company and legally liable to assessment	\$ 122,878 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	114,071 65
Amount of all premium notes received during 1920	56,102 50
Re-insurance.	
Amount of premium notes given for re-insurance	\$ 18,199 00
Less payments made thereon	1 232 40
Residue of said premium notes for which the Company is still liable	\$ 16,966 60

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Joshua Honsberger	Dunnville.
Daniel W. Culver	Selkirk.
Andrew Sherk	Selkirk.
Nicholas Kiefer	Fisherville.
John Featherstone	Fisherville.
C. J. Smelser.	Hagersville.
James Lyons	Dunnville.
Alex. Hicks	Dunnville.
Guy A. Reichelt	South Cayuga.
Jacob Schaffer	Fisherville.
John Pridmore	Dunnville.
Walter Ebert	Cayuga.

Officers:

Joshua Honsberger, President	Dunnville.
Daniel W. Culver, Vice-President	Selkirk.
A. E. Havill, Secretary-Treasurer	South Cayuga.

Auditors:

Wm. Beabion	Selkirk.
Leander F. Culver	Selkirk.

Unassessed premium note capital, \$113,877.54

Statement for the Year Ending 31st December, 1920.

Assets.

Cash in Bank of Hamilton Dunnville	\$2,367 79	
" Bank of Commerce, Cayuga	1,048 81	
" Union Bank, Fisherville	1,484 38	
" Bank of Hamilton, Selkirk	1,713 32	
" Union Bank, Dunnville	1,004 82	
		\$ 7,619 11
Amount of unpaid assessments, 1920		323 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied		113,877 54
Office furniture (not extended)	\$100.00	
Total assets		<u>\$ 121,819 85</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$1,661.85	
Cash received for agents' fees		\$ 477 00
Cash received as fixed payments of 1920		884 20
" assessments levied prior 1920		5,936 90
Total receipts		<u>\$ 7,298 10</u>

Expenditure.

Expenses of management:

Amount paid for agents' fees	\$	318 00
" fuel and light		6 00
" statutory assessment and license		24 81
" fire marshal tax		4 65
" printing, stationery and advertising		93 00
" salaries, directors' and auditors' fees		561 60
" travelling expenses		5 00
" postage, telegrams and express		61 92
" other expenses		15 03

Total expenses of management \$ 1,090 01

Miscellaneous payments:

Amount paid for losses which occurred in 1920		182 66
" rebate		68 17

Total expenditure \$ 1,340 84

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

Mutual	Four years. 3,177,675 00
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MOVEMENT IN RISKS

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	1,023	\$2,865,020 00
Policies new and renewed during 1920	317	1,090,650 00
Gross number and amount in force during 1920	1,370	\$3,955,670 00
Less expired and cancelled in 1920	312	777,995 00
Net risks in force 31st December, 1920	1,028	<u>\$3,177,675 00</u>

CLASSIFICATION OF RISKS

Farm and non-hazardous

PREMIUM NOTES

On Policies in force 31st December, 1920.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ 127,625 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	113,877 54
Amount of premium notes received during the year 1920	44,090 00
Payments on premium notes of 1920, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1920	884 20

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1894.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

James Tolton	Walkerton.
M. Bilger	Mildmay.
Eckhardt Siegner	Mildmay.
Val. Fisher	Walkerton.
John Oswald	Chesley.
Herman W. Monk	Hanover.

Officers:

James Tolton, President	Walkerton.
M. Bilger, Vice-President	Mildmay.
J. J. Schumacher, Manager	Walkerton.

Auditors:

James A. Lamb	Walkerton.
Thomas H. Jasper	Carlsruhe.

Unassessed premium note capital, \$561,383.73

Statement for the Year Ending 31st December, 1920.**Assets.**

Canada War Loans, bonds, Provincial Government and Loan Company debentures	\$	45,000 00
Actual cash in hand at head office	\$	485.91
Amount of deposit in Bank of Hamilton, Port Elgin		642.53
" Royal Bank, Cargill		73.44
" Merchants Bank, Walkerton		10,000.00
		11,201 88
Amount unpaid of fixed payments of 1920		451 49
Prior instalments on fixed payments (not extended)		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$561,383.73	
Less residue of premium notes given for re-insurance	33,375.26	
		528,008 47
Amount of interest accrued		390 15
Total assets	\$	585,051 99

Liabilities.

Amount of losses adjusted	\$	1,500 00
Total liabilities	\$	1,500 00

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$9,031.65	
Cash received for fixed payments of 1920	\$	59,024 71
" prior years		119 25
" interest		1,949 02
" re-insurance on losses		374 00
" all other sources		78 19
" from investments (not extended)	\$4,900.00	
Total receipts	\$	61,545 17

Expenditure.

Expenses of management:

Amount paid for commission and fees	\$	3,076 00
" rent, fuel and light		100 00
" statutory assessment and license fee		136 08
" law costs		5 00
" travelling expenses		48 50
" salaries, directors' and auditors' fees		3,992 36
" fire marshal tax		168 89
" printing, stationery and advertising		603 99
" postage, telephone, telegram and express		274 48
" investigation of claims		391 65
" taxes		28 60
" Mutual Underwriters' Association, fee, and all other		54 37

Total expenses of management \$ 8,879 92

Miscellaneous payments:

Amount paid for losses which occurred prior to 1920		100 00
" losses which occurred during 1920		23,163 24
" re-insurance		2,972 95
" rebate		583 41
" purchase of investments (not extended) \$28,575.42		

Total expenditure \$ 35,699 52

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	One year.	Two years.	Three years.	Four years.	Total
Mutual	\$144,828 00	\$143,963 00	\$17,093,274 00	\$4,020,187 00	\$ 21,402,272 00
Less re-insurance			1,220,989 00		1,220,989 00
Net risks actually carried by Company at 31st Dec., 1920	\$144,828 00	\$143,963 00	\$15,872,285 00	\$4,020,187 00	\$ 20,181,283 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1919	8,225	\$18,961,727 00
Policies new and renewed during 1920	3,151	8,479,225 00
Gross number and amount in force during 1920	11,376	\$27,440,952 00
Less expired and cancelled in 1920	2,820	6,038,680 00
Net risks in force 31st December, 1920	8,556	\$21,402,272 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	One year.	Two years.	Three years.	Four years.	Total
Amount of face of all premium notes held by Company and legally liable to assessment..	\$4,610.00	\$4,550.00	\$550,544.00	\$121,001.00	\$ 680,705.00
Amount of all premium notes, after deducting all payments thereon and assessments levied	4,018.09	3,964.40	456,874.27	96,526.18	561,383.73

Amount of premium notes received during 1920	4,610.00	3,119.00	224,877.00	35,782.00	268,388.00
Payments on premium notes of 1920, including all sums credited on said premium notes					
Cash paid up to 31st December 1920					28,148.21

Re-insurance.

Amount of premium notes given by the Company for re-insurance.....	\$	37,804 00
Less payments made thereon		4,428 74
Residue of premium notes for which the Company is still liable.....	\$	<u>33,375 26</u>

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Edwin Mark	Little Britain.
John R. Magee	Janetville.
John Suggitt	Cameron.
Alex. Horn	Ops.
Thomas D. Young	Peterboro.
Maurice McMillan	Beaverton.
Thomas Davey	Kirkfield.
Thos. Robertson	Dunsford.
W. H. Lowes	Mount Pleasant.
W. J. Porter	Peterboro.
Wm. Hoskin	Burnt River.
G. B. Nicholls	Lakefield.

Officers:

Edwin Mark, President	Little Britain.
John R. Magee, Vice-President	Janetville.
R. G. Corneil, Secretary-Treasurer	Lindsay.

Auditors:

W. H. Wilson	Lindsay.
E. H. Hopkins	Lindsay.

Unassessed premium note capital, \$377,074.52.

Statement for the Year Ending 31st December, 1920.

Assets.

Cash value of debentures	\$	13,000 00
Cash value of mortgages		10,375 00
Actual cash in Standard Bank, Lindsay		10,993 65
Amount unpaid of fixed payments due in 1920		6,766 67
Amount unpaid of fixed payments, prior years		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$377,074.52	
Less residue of premium notes for insurance	6,275.95	
		370,798 57
Amount of interest accrued (not extended)	\$627.52	
Office furniture (not extended)	\$250.00	
Total assets	\$	411,933 89

Liabilities.

Amount of supposed loss	\$	800 00
Total liabilities	\$	800.00

Receipts.

Cash balance for 31st December, 1919 (not extended)	\$23,340.03	
Cash received for membership fees	\$	1,985 50
" fixed payments of 1920		38,240 75
" fixed payments due in prior years		4,101 02
" interest		1,762 96
" extra premiums		32 46
" from investments (not extended)	\$2,850.00	

"	re-insurance on losses	2,500 00
"	loss returned	30 00
Total receipts		<u>\$ 48,652 69</u>

Expenditure.

Expenses of management:

Cash paid for agents' fees and commission	\$ 5,542 00
" investigation of claims	178 90
" statutory assessment and license fee	92 49
" fire marshal tax	115 52
" salaries, directors' and auditors' fees	1,703 25
" secretary's bond	10 00
" revenue stamps	40 00
" printing, stationery and advertising	374 67
" postage, telegrams and express	241 85
" rent	60 00
" collection of notes	82 50
" other expenses	42 60

Total expenses of management \$ 8,483 78

Miscellaneous payments:

Amount paid for losses which occurred during 1920	42,606 78
" re-insurance	1,322 70
" rebates	1,344 20
" investments (not extended)	\$10,091.66

Total expenditure \$ 53,757 46

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	One-year risks.	Two-year risks.	Three-year risks.	Total
Mutual	\$193,750.00	\$58,775.00	\$14,235,461.00	\$14,487,986.00

Re-insurance.

Mutual system 218,110 00

Net risks carried by Company at 31st December, 1920 \$14,269,876 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	6,069	\$12,656,766 00
Policies new and renewed during 1920	2,404	6,030,275 00
Gross number and amount in force during 1920	8,473	\$18,687,041.00
Less expired and cancelled in 1920	2,077	4,199,055.00
Net risks in force 31st December, 1920	6,396	<u>\$14,487,986 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

Amount of face of all premium notes held by Company and legally liable to assessment	\$11,109.00	\$2,011.00	\$606,394.21	\$619,514.21
Amount of all premium notes after deducting all payments thereof and assessments levied				377,074.52

Amount of premium notes received during the year 1920	205,384.13
Payments on the premium notes of 1920 including all sums credited on the said premium notes, viz.:	
Cash paid up to 31st Dec., 1920	38,240.75
Notes for fixed payments or assessments unpaid 31st December, 1920	6,471.27
Re-insurance	
Premium notes given by the Company for re-insurance	7,598.65
Less payments made thereon	1,322.70
Residue of said premium notes for which the Company is liable	6,275.95

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd May, 1880.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

John F. Waechter	Mildmay.
Thomas Ingles	Clifford.
Alex. Robertson	Paisley.
A. Lang	Chepstow.
M. Filsinger	Mildmay.
Albert Dietrich	Greenock.

Officers:

Jno. F. Waechter, President	Formosa.
Thomas Ingles, Vice-President	Clifford.
E. G. Kuntz, Secretary-Treasurer	Formosa.

Auditors:

Alex. G. McLennan	Walkerton.
Jno. T. Rettinger	Formosa.

Unassessed premium note capital, \$250,681.04.

Statement for the Year Ending 31st December, 1920.**Assets.**

Canada Victory Loan Bonds	\$	3,500 00
Cash at head office	\$	124.22
Amount of deposit, Merchants Bank, Mildmay.....		1,401.81
“ Canadian Bank of Commerce, Walkerton..		1,294.62
“ Molsons Bank, Formosa		9,191.64
“ Royal Bank, Cargill		2,518.56
		14,530 85
Cash in agents' hands		475 75
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied, 1920	\$258,681.04	
Less residue of premium notes given by the Company for re-insurance	23,230.96	
		235,450 08
Amount unpaid, fixed payments of 1920		819 26
Total assets	\$	<u>254,775 94</u>

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$10,006.49	
Cash received for fixed payments of 1920	\$	22,812 52
“ fixed payments due in prior year		267 84
“ agents' balance		504 17
“ re-insurance on loss		2,847 50
“ interest		576 14
“ re-insurance premium		20 30
“ other sources		1 05
Total receipts	\$	<u>27,029 52</u>

Expenditure.**Expenses of management:**

Amount paid for commission to agents	\$ 933 06
" " statutory assessment and license	63 99
" " salaries, directors' and auditors' fees	1,954 13
" " postage, telephone, telegrams and express	217 35
" " printing, stationery and advertising	220 53
" " investigation of claims	365 30
" " taxes	8 50
" " rent	43 00
" " fire marshal tax	71 24
" " other	29 75

Total expenses of management \$ 3,906 85

Miscellaneous payments:

Amount paid for losses which occurred in 1920	16,260 60
" " re-insurance	2,080 40
" " rebate	257 31

Total expenditure \$ 22,505 16

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Three-year risks.
Mutual	\$ 9,087,167 00

Re-insurance.

Mutual system	845,939 00
Net risks carried by Company at 31st December, 1920	\$ 8,241,228 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1920	3,316	\$ 8,533,265 00
Policies new and renewed during 1920	1,286	3,384,642 00
Gross number and amount in force during 1920	4,602	11,917,907 00
Less expired and cancelled in 1920	1,207	2,829,740 00
Net risks in force, 31st December, 1920	3,395	<u>\$ 9,088,167 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1920

Three-year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$ 299,793 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	258,681 04
Amount of premium notes received during the year 1920	118,835 00
Payments on premium notes of 1920, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1920	9,242 22

Re-insurance

Amount of premium notes given by the Company for re-insurance	26,651 00
Less payments made thereon	3,420 04
Residue of premium notes for which the Company is still liable	<u>23,230 96</u>

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANDY.

Commenced business 16th March, 1878.

Names and addresses of the Directors and Officers for the year 1921

Directors:

Andrew Schenk	Ayton.
Philip S. Schaus	Clifford.
M. E. Murray	Neustadt.
Walter Ferguson	Holstein.
W. J. McNally	Walkerton.
J. Goodfellow	Dundalk.
C. J. Dickison	Mildmay.
H. W. Hunt	Hanover.
Adam Ries	Clifford.
August Klages	Marmion.
D. Fischer	Ayton.

Officers:

Andrew Schenk, President	Ayton.
Philip S. Schaus, Vice-President	Clifford.
R. H. Fortune, Secretary-Treasurer	Ayton.

Auditors:

W. J. Forbes	Ayton.
James Booth	Ayton.

Unassessed premium note capital, \$236,751.92.

Statement for the year ending 31st December, 1920

Assets.

Cash value of bonds, Dominion of Canada War Loan	\$	5,600 00
Cash on hand, Head Office	\$	65 69
Cash in Royal Bank, Ayton, Ont.	5,591 55	
Cash in Bank of Hamilton, Neustadt, Ont	1,139 89	
Cash in Bank of Hamilton in Chesley	469 41	
		<u>7,266 54</u>
Amount of premium notes in force after deducting all pay-		
ments thereon and assessments levied	\$236,751 92	
Less residue of premium notes given for re-insurance	7,396 74	
		<u>229,355 18</u>
Total assets	\$	<u>241,621 72</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1919 (not extended)	6,337 19	
Cash received for fixed payments of 1920	\$	13,042 07
“ fixed payments of prior years		168 10
“ interest		407 23
Total receipts	\$	<u>13,617 40</u>

Expenditure.

Expenses of management::		
Amount paid for statutory assessment and license	\$	41 87
“ agents' fees		391 50
“ salaries, directors' and auditors' fees		950 50

"	taxes	35 55
"	travelling expenses	22 45
"	rent	50 00
"	printing, stationery and advertising	150 07
"	postage, telephone, telegrams and express	166 35
"	investigation and adjustment of claims	208 00
"	other expenses	13 95
Total expenses of management		\$ 2,030 24
Miscellaneous payments:		
Amount paid for losses which occurred during 1920		9,816 90
" re-insurance		542 62
" rebate		298 29
Total expenditure		\$ 12,688 05

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	One year.	Two years.	Three years.	Four years.	Total
Mutual	\$2,685,391.00	\$1,524,535.00	\$1,360,780.00	\$998,385.00	\$ 6,569,091.00
		Re-insurance.			
Mutual system	172,733.00	45,325.00	13,850.00	.....	232,908.00
Amount actually carried by company at 31st December 1920	2,511,658.00	1,479,210.00	1,346,930.00	998,385.00	6,336,183.00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	1,933	\$ 5,333,913.00
Policies new and renewed during 1920	783	2,705,991.00
Gross number and amount in force 1920	2,716	\$ 8,039,904.00
Less expired and cancelled during 1920	567	1,470,813.00
Net risks in force December, 1920	2,149	\$ 6,569,091 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Four-year risks. and under
Amount of face of all premium notes held by Company and legally liable to assessment	\$ 262,763 44
Amount of all premium notes, after deducting all payments thereon and assessments levied	236,751 92
Amount of premium notes received during the year 1920	108,239 44
Amount of premium notes given by the Company for re-insurance	7,945 00
Less payments made thereon	548 26
Residue of premium notes for which the Company is still liable	\$ 7,396 74

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOCHIEL.

Commenced business, 7th May, 1895.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

D. D. McDonell	Green Valley.
E. J. McDonald	Alexandria.
D. A. McDonald	Greenfield.
Wm. Irvine	Dalkeith.
D. A. Ross, M.L.A.	Martintown.
W. J. McGregor	North Lancaster.

Officers:

D. D. McDonell, President	Green Valley.
E. J. McDonald, Vice-President	Alexandria.
V. G. Chisholm, Secretary-Treasurer	Alexandria.

Auditors:

Sam. McDonell	Alexandria.
J. A. McDonell	Alexandria.

Unassessed premium note capital, \$150,422.75.

Statement for the Year Ending 31st December, 1920.

Assets.

Cash value of bonds, Dominion of Canada War Loan		\$ 5,000 00
Cash on hand head office	\$ 48.94	
Cash in Union Bank, Alexandria	8,496.90	
“ Bank of Nova Scotia, Alexandria	2,819.49	
“ Bank of Hochelaga, Alexandria	7,466.07	
“ Merchants Bank, Lancaster	7,405.19	
“ Bank of Nova Scotia, Martintown	4,272.86	
		30,509 45
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied	\$150,422.75	
Less residue of premium notes given for re-insurance	1,509.75	
		148,913 00
Total assets		\$ 184,422 45

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$30,172.81	
Cash received for fixed payments of 1920	\$ 17,519 12	
“ interest	873 19	
“ re-insurance on losses	800 00	
Total receipts	\$ 19,192 31	

Expenditure.

Expenses of management:

Amount paid for commission	\$ 1,401 06
“ investigation of claims	234 60
“ statutory assessment and license	49 76
“ salaries, directors' and auditors' fees	860 70
“ travelling expenses	34 70

"	printing, stationery and postage	310 95
"	other expenses	20 50
"	fire marshal tax	93 36
Total expenses of management		\$ 3,005 63
Miscellaneous payments:		
	Cash paid for losses which occurred during 1920	10,195 50
"	rebates	301 29
"	re-insurance	503 25
"	purchase of investments (not extended)	\$4,850.00
Total expenditure		\$ 14,005 67

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Three years.
Mutual	\$ 6,853,800 00
Less re-insurance (mutual plan)	67,100 00
Net risks actually carried at 31st December, 1920	\$ 6,786,700 00

MOVEMENT IN RISKS.

- Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	3,289	\$ 6,443,350.00
Policies new and renewed during 1920	1,105	2,340,550.00
Gross number and amount in force during 1920	4,394	\$ 8,783,900.00
Less expired and cancelled in 1920	1,086	1,997,200 00
Net risks in force 31st December, 1920	3,308	\$ 6,786,700.00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$ 205,614 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	150,422 75
Amount of premium notes received during the year 1920	72,229 50
Payments on premium notes of 1920, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1920	17,519 12

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business, 15th April, 1875.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

James G. Lindsay	Caledonia.
John Bell	Glanford Station.
R. H. Allan	Caledonia.
E. R. Asher	Caistor Centre.
Whitfield Teasdale	Cayuga.
Robin Kerr	York.

Officers:

James G. Lindsay, President	Caledonia.
John Bell, Vice-President	Glanford Station.
N. Simenton, Secretary-Treasurer	Blackheath.

Auditors:

W. Hudspeth	Caledonia.
J. A. McDonnell	Caistor Centre.

Unassessed premium note capital, \$99,175.17.

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash on hand at head office	\$.07	
Standard Bank, Caledonia	9.39	
Union Bank, Canfield	.09	
Bank of Commerce, Cayuga	195.76	
		205 31
Amount unpaid of assessments levied during 1920		
Amount unpaid of assessments levied, prior years		12 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied		99,175 17
Total assets	\$	99,393 23

Liabilities.

Amount of money borrowed from bank	1,700 00
Total liabilities	\$ 1,700 00

Receipts.

Cash balance at 31st December, 1919 not extended)	\$5,550.76	
Cash received at taking application fees held by agents (not extended)	411.00	
Cash received for assessments levied in 1920	\$	95 79
“ cash borrowed, 1920		1,700 00
“ interest		132 42
“ transfer fees		7 00
Total receipts	\$	1,935 21

Expenditure.

Expenses of management:		
Amount paid for travelling expenses	\$	8 00
" statutory assessment and license		26 32
" rent		15 00
" printing, stationery and advertising		9 35
" salaries, directors' and auditors' fees		591 20
" fire marshal tax		29 82
" postage, telephone, telegrams and express		27 26
" other expenses		5 00
Total expenses of management	\$	711 95
Miscellaneous payments:		
Amount paid for losses which occurred during 1920		6,568 71
Total expenditure	\$	7,280 66

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Three years.
Mutual	\$ 3,433,453 00

MOVEMENT IN RISKS

Mutual System	Number.	Amount.
Policies in force 31st December, 1919	1,152	\$3,084,148 00
Policies new and renewed during 1920	411	1,352,255 00
Gross number and amount in force during 1920	1,563	\$4,436,403 00
Less expired and cancelled in 1920	419	1,002,950 00
Net risks in force 31st December, 1920	1,144	\$3,433,453 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1920.

Amount of face of all premium notes held by Company and legally liable to assessment	\$	104,290 04
Amount of all premium notes, after deducting all payments thereon and assessments levied		99,175 17
Amount of premium notes received during the year 1920		40,878 45

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Robert Montgomery	Cardinal.
Alexander Robinson	Prescott.
James Bennett	Spencerville.
John F. Black	South Mountain.
William Holmes	Brockville.
Herbert Adams	Ventnor.
Alex. Morrison	Rockspring.
John Goodin	Spencerville.
Andrew Donnen	Spencerville.

Officers:

Robert Montgomery, President	Cardinal.
Alex. Robinson, Vice-President	Prescott.
James Bennett, Manager	Spencerville.
W. M. Snyder, Secretary-Treasurer	Spencerville.

Auditors.

Arthur Johnston	Spencerville.
Almon Smail	Spencerville.

Unassessed premium note capital, \$244,682 58.

Statement for the Year Ending 31st December, 1920.**Assets.**

Loan Company's debentures and Canada War Loan	\$	25,000 00
Cash on hand at head office	\$	864 92
Cash in Royal Bank, Spencerville	20,237 68	
Cash in Molson's Bank, Iroquois	380 20	
		21,482 80
Unpaid instalments, fixed payments, premium notes		1,186 46
Unpaid fixed payments of prior years (not extended)	\$207 80	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		244,682 58
Office furniture and safe (not extended)	\$340 00	
Total assets	\$	292,351 84

Liabilities.

Amount of fire loss under adjustment	\$	6,590 00
Total liability	\$	6,590 00

Receipts.

Cash balance at 1st December, 1919 (not extended)	\$2,600 89	
Cash received for fixed payments of 1920		41,256 36
“ prior years		106 60
“ interest		1,259 45
“ transfer fees		29 50
“ all other		85
Total receipts	\$	42,652 76

Expenditure.**Expenses of management:**

Cash paid for commission	822 32
Cash paid for postage, telephone, telegrams and express	\$ 340 80
" fuel and light	22 50
" statutory assessments and license fee	77 56
" printing, stationery and advertising	384 99
" salaries, directors' and auditors' fees	1,795 30
" rent and taxes	128 05
" fire marshal tax	69 78
" investigation and adjustment of claims	196 35
" Underwriters' Association	5 00
" other expenses	5 84

Total expenses of management \$ 3,848 49

Miscellaneous payments:

Cash paid for lossess which occurred during 1920	14,390 89
" rebate	531 47
" Investments in Municipal Debentures (not extended) \$5,000.00	

Total expenditure \$ 18,770 85

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920

	Three years.
Mutual	\$10,235,345 00

MOVEMENT IN RISKS.

Mutual System.	Number	Amount.
Policies in force 31st December, 1919	5,005	\$10,497,165 00
Policies new and renewed during 1920	1,357	3,352,750 00
Gross number and amount in force during 1920	6,362	13,849,915 00
Deduct expired and cancelled in 1920	1,779	3,614,570 00
Net risks in force 31st December, 1920	<u>4,583</u>	<u>\$10,235,345 00</u>

CLASSIFICATION OF RISKS

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1919.

	Three years.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$ 374,783 09
Amount of all premium notes, after deducting all payments thereon and assessments levied	244,682 58
Amount of premium notes received during the year 1920	100,582 50
Payments on premium notes of 1920, including all sums credited on said premium notes	
Cash paid up to 31st December, 1920	25,146 27

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

Names and addresses of the Directors and Officers for the year 1921:

Directors:

T. H. O'Neil	Walkerton.
Archibald C. McCuaig	Priceville.
Dougald McKinnon	Chesley.
Fred Frook	Walkerton.
Wm. Glauser	Hanover.
James H. Hunter	Walkerton.
J. Cooper	Hanover.
Conrad Hill	Mildmay.
Neil McLeod	Proton Station.
Hugh McLean	Durham.
J. Brodie	Markdale.
W. W. Smith	Shallow Lake.
Herb. Brigham	Allan Park.
Gilbert Gillis	Cedarville.
D. McQueen	Mount Forest.

Officers:

T. H. O'Neill, President	Walkerton.
Archibald C. McCuaig, Vice-President	Priceville.
Wm. Ruttle, Manager and Secretary	Hanover.

Auditors:

T. H. Wilson	Walkerton.
Duncan McLean	Durham.

Unassessed premium note capital, \$166,454 17.

Statement for the Year Ending 31st December, 1920.**Assets,**

Cash on hand at head office	\$ 87.85	
Amount of cash in Merchants Bank, Hanover, Ont.	5,340.01	
		\$5,427 86
Amount unpaid, fixed payments, 1920		731 90
“ premium notes in force after deducting all payments thereon and assessments levied	\$166,454.17	
“ less residue of premium notes given for re- insurance	8,370.49	
		\$ 158,083 68
Total assets		\$ 164,243 44

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$1,953.58	
Cash received for fixed payments of 1920	\$ 15,853 45	
“ fixed payments due in prior years	459 04	
“ assessments of 1920	317 18	
“ interest	30 03	
“ re-insurance on loss	538 25	
Total receipts	\$ 17,197 95	

Expenditure.**Expenses of management:**

Amount paid for commission, business, 1920	\$	1,305 20
“ investigation and adjustment of claims		101 00
“ salaries, directors' and auditors' fees		1,410 30
“ travelling expenses		4 50
“ taxes		93 29
“ statutory assessment, license fee		47 43
“ postage, telephone, telegrams, express and stationery		262 75
“ printing and advertising		262 78
“ all other		17 00

Total expenses of management \$ 3,504 25

Miscellaneous payments:

Cash paid for losses which occurred during 1920		8,411 59
“ rebate		337 32
“ re-insurance		1,470 51

Total expenditure \$ 13,723 67

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Three years.
Mutual	\$ 6,596,403 00
Re-insurance	303,166 00
Net risks, 31st December, 1920	<u>\$ 6,293,237 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	3,071	\$ 6,137,845 00
Policies new and renewed during 1920	1,081	2,594,149 00
Gross number and amount in force during 1920	4,152	\$ 8,731,994 00
Less expired and cancelled in 1920	1,190	2,135,591 00
Net risks in force 31st December, 1920	<u>2,962</u>	<u>\$ 6,596,403 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ 208,412 00
Amount of premium notes, after deducting all payments thereon and assessment levied	166,454 19
Amount of premium notes received during the year 1920.....	82,294 00
Payments on premium notes of 1920, including all sums credited on said, premium notes	6,958 29

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced business 16th February, 1860.

Names and addresses of the Directors and Officers for the year 1921:

Directors:

Robert Amos	Guelph.
J. P. Henderson	Guelph.
Geo. Holmwood	Guelph.
W. R. Elliott	Guelph.
James Bowman	Guelph.
D. McCrae	Guelph.
Frank Laidlaw	Guelph.
C. R. Blyth	Guelph.
John McIntosh	Guelph.

Officers:

Robert Amos, President	Guelph.
J. P. Henderson, Vice-President	Guelph.
John L. Carter, Secretary-Treasurer	Guelph.

Auditors:

Andrew Whitelaw	Guelph.
Wm. Laidlaw	Guelph.

Unassessed premium note capital, \$29,957.41,

Statement for the Year Ending 31st December, 1920.

Assets.

Cash on hand at head office	\$ 100.87	
Amount of cash in Bank of Commerce at Guelph	3,334.33	
		\$ 3,435 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$29,957.41	
Less residue of premium notes given for re-insurance	1,390.80	
		28,566 61
Amount unpaid of fixed payments of 1920		56 58
Amount of unpaid instalments to fixed payments prior to 1920 (not extended)	\$22.10	
Total assets		<u>\$ 32,058 39</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$2,613.43	
Cash received as fixed payments, 1920		\$ 1,240 65
“ fixed payments of prior years		62 20
“ interest		85 95
“ for re-insurance on losses		14 50
Total receipts		<u>\$ 1,403 30</u>

Expenditure.

Expenses of management:

Amount paid for agents' commissions	\$ 105 00
“ postage, telephones, telegrams and express	17 27
“ statutory assessment and license fee	9 20
“ printing, stationery and advertising	22 03
“ salaries, directors' and auditors' fees	184 00

"	fire marshal tax	6 38
"	underwriter's fee	3 00
"	other expenses	5 00
Total expenses of management		<u>\$ 351 88</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1920		166 40
" re-insurance		60 95
" rebate		2 30
Total expenditure		<u>\$ 581 53</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

Mutual	Three years. \$687,625 00
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Re-insurance.

On mutual system	31,800 00
Net risks carried by company 31st December, 1920	<u>\$655,825 00</u>

MOVEMENTS IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1919	252	\$607,575 00
Policies new and renewed during 1920	105	276,275 00
Gross number and amount in force during 1920	357	\$883,850 00
Less expired and cancelled in 1920	83	196,225 00
Net risks in force 31st December, 1920	274	<u>\$687,625 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

Amount of face of all premium notes held by Company, and legally liable to assessment	Three-year risks \$ 32,424 75
Amount of premium notes, after deducting all payments thereon and assessments levied	29,957 41
Amount of premium notes received during the year 1920	13,056 00
Payments on premium notes of 1920, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1920	496 84

Re-insurance.

Amount of notes given by Company for re-insurance	\$1,523.75
Less payments made thereon	132.95
Residue of said premium notes for which the Company is still liable	<u>\$ 1,390 80</u>

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890

Names and addresses of the Directors and Officers for the year 1921:

Directors:

N. F. Lindsay	Acton, Ont.
John Wilson	Erin, Ont.
William Hume	Milton, Ont.
James Kirkwood	Acton, Ont.
Duncan Campbell	Moffat.
C. H. Turner	Milton, Ont.
Wallace A. Lasby	Rockwood, Ont.
Benj. Petch	Cheltenham.
C. E. Wood	Freeman.

Officers:

N. F. Lindsay, President	Acton, Ont.
John Wilson, Vice-President	Erin, Ont.
Thomas Moore, Secretary-Treasurer	Campbellville, Ont.

Auditors:

R. E. Hall	Hornby, Ont.
A. L. MacNabb	Milton, Ont.

Unassessed premium note capital, \$295,692.25.

Statement for the Year Ending 31st December, 1920.

Assets.

Amount of loan company debentures	\$	5,000 00
Cash on hand	\$	62 60
Cash in Royal Bank, Guelph, Ont.		4,279 64
Cash in Bank of Nova Scotia, Campbellville, Ont.		6,769 34
Cash in Bank of Nova Scotia, Acton, Ont.		1,172 19
Notes and due bills less than one year overdue		12,283 77
Amount of notes or due bills more than one year overdue (not extended)		322 10
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied		43.70
Less residue of premium notes given by the Company for re- insurance	\$295,692 25	
		35,026 00
		260,666 25
Office furniture and safe (not extended)		75 00
Total Assets	\$	278,272 12

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$	9,714 69
Cash received as fixed payments of 1920	\$	25,135 05
“ fixed payments of prior years		161 05
“ interest		702 28
“ re-insurance on losses		96 55
at Head Office for fees		1,030 00
Total receipts	\$	27,124 93

Expenditure.**Expenses of management:**

Amount paid for agents commission	\$ 2,197 00
" investigation and adjustment of claims	221 95
" statutory assessment and license fee	68 04
" postage, telephone, telegrams and express	112 15
" rent	13 00
" printing, stationery and advertising	625 64
" fire marshal tax	64 57
" salaries, directors' and auditors' fees	1,984 00
" travelling expenses	3 40
" other expenses of management	31 45

Total expenses of management \$ 5,321 20

Miscellaneous payments:

Amount paid for losses which occurred prior to 1920	156 00
" losses which occurred during 1920	15,906 95
" re-insurance	1,531 20
" rebate	1,640 50

Total expenditure \$ 24,555 85

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

Mutual	Three years. \$ 10,295,970 00
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Less Re-insurance.

On mutual system	776,200 00
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Net risks actually carried at 31st December, 1920 \$ 9,519,770 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	3,539	\$ 9,118,685 00
Policies new and renewed during 1920	1,432	4,436,705 00
Gross number and amount in force during 1920	4,971	\$13,555,390 00
Less expired and cancelled in 1920	1,364	3,259,420 00
Net risks in force 31st December, 1920	3,607	<u>\$10,295,970 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$ 354,734 95
Amount of premium notes, after deducting all payments thereon and assessments levied	295,692 25
Amount of premium notes received during the year 1920	153,137 30
Payments on premium notes of 1920, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1920	24,850 80
Notes given for fixed payments unpaid	304 10

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance	37,685 00
Less payments thereon	2,659 00
Residue of premium notes given for re-insurance	<u>35,026 00</u>

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business 1st July, 1898.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Albert E. Hoskin	Cobourg.
S. W. Staples	Baltimore
Erwin Roseyear	Cold Springs.
Geo. H. Martyn	Port Hope.
R. W. Benson	Bewdley.
Benjamin Stewart	Baltimore.

Officers:

Albert E. Hoskin, President	Cobourg.
S. W. Staples, Vice-President	Baltimore.
Thomas Hoskin, Secretary-Treasurer	Cobourg.

Auditors:

Thos. Roberts	Port Hope.
M. F. Ames	Plainville.

Unassessed premium note capital, \$101,212.17

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash value debentures and Canada War Loan	\$	16,964 80
Cash on hand, head office	\$	15 74
Cash in Bank of Nova Scotia, Cobourg		582 99
Cash in Bank of Toronto, Cobourg		373 41
		<u>972 14</u>
Amount of fixed payments of 1920 unpaid		420 10
Amount of fixed payments of prior year unpaid (not extended)		\$172.70
Amount of premium notes after deducting all payments made and assessments levied	\$101,212 17	
Less residue of premium notes given by Company for re- insurance	4,645 60	
		<u>96,566 57</u>
Amount of office furniture (not extended)	\$200.00	
Total* assets	\$	<u><u>114,923 61</u></u>

Liabilities.

Amount of unpaid losses	\$	900 00
Due all other		73 50
Total liabilities	\$	<u><u>973 50</u></u>

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$1,222.02	
Cash received as fixed payments of 1920		\$10,491 45
" as fixed payments of prior years		427 50
" interest		999 68
" all other		49 75
Total receipts	\$	<u><u>11,968 38</u></u>

Expenditure.**Expenses of management:**

Cash paid for agents' commissions	\$ 1,250 50
" statutory assessment and license fee	25 60
" investigation of claims	123 75
" salaries, directors' and auditors' fees	911 95
" printing, stationery and advertising	104 75
" postage, telephone, telegrams and express	55 80
" travelling expenses	20 65
" rent	30 00
" fire marshal tax	26 72
" Mutual Underwriters' Association fee	5 00

Total expenses of management \$ 2,554 72

Miscellaneous payments:

Cash paid for losses which occurred during 1920	8,524 44
" re-insurance	626 70
" rebate	512 40

Total expenditure \$ 12,218 26

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Three years.
Mutual	\$ 3,452,215 00

Re-insurance.

On mutual system	189,000 00
Net risks actually carried by Company at 31st December, 1920	\$ 3,263,215 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	1,767	\$2,980,330 00
Policies new and renewed during 1920	729	1,516,755 00
Gross number and amount in force during 1920	2,496	\$4,497,085 00
Less expired and cancelled in 1920	643	1,044,870 00
Net risks in force 31st December, 1920	1,853	\$3,452,215 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$ 128,823 81
Amount of all premium notes, after deducting all payments thereon and assessments levied	101,212 17
Amount of premium notes received during the year 1920	55,200 50
Payments on premium notes of 1920, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1920	10,491 45

Re-insurance.

Amount of Premium notes given by Company for re-insurance	5,797 00
Less payments made thereon	1,151 40
Amount of residue of said premium notes for which the Company is still liable	4,645 60

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Oscar H. Klopp, President	Zurich.
Stephen Webb	Grand Bend.
John Sparrow	Varna.
Fred. Willert	Dashwood.
Christian Stade	Dashwood.
Wm. Lamont	Zurich.
Wm. Consit	Zurich.
John Pfaffe	Zurich.
John P. Rau	Zurich.

Officers:

Oscar H. Klopp, President	Zurich.
Stephen Webb, Vice-President	Grand Bend.
Henry Eilber, Manager	Crediton.

Auditors:

Henry F. Pfle	Zurich
Andrew F. Hess	Zurich.

Unassessed premium note capital, \$256,669.86.

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash on deposit, Bank of Commerce, Crediton, Ont.	\$	2,581 30
Amount of premium notes in force, after deducting all payments thereon and assessments levied		256,669 86
Total assets	\$	259,251 16

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$7,292.67
Cash received for taking application (not extended)	741.00
Cash received, fixed payment due in 1920	\$ 1,119 86
Cash received for assessments levied in 1920	24 12
Cash received for interest	182 73
Total receipts	\$ 1,326 71

Expenditure.**Expenses of management:**

Cash paid to agents in fees (not extended)	\$741.00
Amount paid for on applications filed with Board	\$ 165 50
“ investigation and adjustment of claims	101 80
“ statutory assessment of license fee	48 19
“ printing, stationery and advertising	249 80
“ salaries, directors' and auditors' fees	592 50
“ travelling expenses	6 00
“ postage, telephone, telegrams and express	111 93

Amount paid for taxes	\$	52 71
" rent		43 00
Total expenses of management	\$	1,371 43
Miscellaneous payments:		
Cash paid for losses which occurred during 1920		4,660 75
" rebate		5 90
Total expenditure	\$	6,038 08

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920,

	Four years.
Mutual	\$ 6,699,600 00

MOVEMENTS IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	2070	\$ 6,247,505 00
Policies new and renewed during 1920	494	1,640,955 00
Gross number and amount in force during 1920	2564	\$ 7,888,460 00
Less expired and cancelled in 1920	457	1,188,860 00
Net risks in force 31st December, 1920	2107	\$ 6,699,600 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Four year risks.
Amount of face of all premium notes held by the company and legally liable to assessment	\$ 278,146 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	256,669 86
Amount of premium notes received during the year 1920	67,547 00
Payments on the premium notes of 1920, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1920	1,119 86

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd March, 1880.

Names and addresses of the Directors and Officers for the year 1920:

Directors:

Mark May	New Germany.
Archie Newstead	Breslau.
Alex McKay	Wallenstein.
Frederick Schaefer	New Hamburg.
George Hannel	Ariss.
Aug. Jansen	Kitchener.
L. K. Weber	Hawkesville
Henry Prange	Breslau.
Chas. M. Wilhelm	

Officers:

Mark May, President	New Germany.
Archie Newstead, Vice-President	Breslau.
A. J. Frank, Secretary-Treasurer	New Germany.

Auditors:

A. W. Zinger	New Germany.
E. S. Halter	New Germany.

Unassessed premium note capital, \$50,915.99

Statement for the Year Ending 31st December, 1920.

Assets.

Cash on hand at head office	\$ 149 23	
Cash in Royal Bank	2,631 83	
		\$ 2,781 06
Amount unpaid of assessments levied in 1920		277 99.
Amount of premium notes in force after deducting all payments thereon and assessments levied		50,915 99
Office furniture and safe (not extended)	\$100 00	
Total assets		\$ 53,975 04

Liabilities.--None.

Receipts.

Cash balance, 31st December, 1919 (not extended)	\$ 1,238 24	
Cash received for assessments levied in 1920		\$ 1,925 40
" assessments levied in years prior to 1920		235 80
" interest		30 05
" transfer fees		1 00
Total receipts		\$ 2,242 25

Expenditure.

Expenses of management:		
Amount paid for agents commission	\$	133 55
" statutory assessments and license fees		12 43
" fire marshal tax		9 67
" printing, stationery and advertising		27 15

Amount paid for salaries, directors' and auditors' fees	\$	310 00
" postage, telephone, telegrams and express		31 80
Total expenses of management	\$	524 60
Miscellaneous payments:		
Cash paid for losses which occurred during 1920		174 83
Total expenditure	\$	699 43

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Four Years.
Mutual	\$ 1,094,665 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	485	\$ 1,074,155 00
Policies new and renewed during 1920	130	353,115 00
Gross number and amount in force during 1920	615	\$ 1,427,270 00
Less expired and cancelled in 1920	153	332,605 00
Net risks in force 31st December, 1920	462	\$ 1,094,665 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Four years.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$ 56,039 50
Amount of premium notes, after deducting all payments thereon and assessments levied	50,915 99
Amount of premium notes received during the year 1920	18,084 00

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

D. Wilson	Ridgetown.
W. A. Walters	Ridgetown.
Daniel McKay	Ridgetown.
Milton Attridge	Highgate.
Robert L. Smyth	Blenheim.
W. C. Sifton	Muirkirk.
R. J. Newman	Highgate.
W. J. Huffman	Blenheim.
James Letherdale	Northwood.

Officers:

David Wilson, President	Ridgetown.
W. A. Walters, Vice-President	Ridgetown.
E. D. Milton, Secretary-Treasurer	Ridgetown.

Auditors:

John Freil	Blenheim.
Arch McLaren	Highgate.

Unassessed premium note capital, \$183,817 26.

Statement for the Year Ending 31st December, 1920.**Assets.**

Dominion of Canada War Bonds	\$ 8,000 00
Amount of cash deposited at Royal Bank, Ridgetown	9,521 25
Amount of unpaid fixed payments for 1920	227 20
Amount of premium notes in force after deducting all payments thereon and assessments levied	183,817 26
Total assets	\$ 201,565 71

Liabilities.—None.**Receipts.**

Cash balance, 31st December, 1918 (not extended)	\$3,231.55
Cash received for fixed payments of 1920	\$ 14,038 94
“ fixed payments of prior years	124 10
“ interest	540 34
“ Carpenters' risks	12 00
“ from other sources	5 40
Total receipts	\$ 14,720 78

Expenditure.**Expenses of management:**

Cash paid for rent	50 00
“ investigation of claims	78 00
“ salaries, directors' and auditors' fees	1,108 10
“ statutory assessment and license fees	46 63
“ taxes (Government and Municipal)	40 42

Cash paid for printing, stationery and advertising	\$	113 40
" postage, telephone, telegrams and express		106 65
" other expenses		9 70
Total expenses of management	\$	1,552 90
Miscellaneous payments:		
Cash paid for losses which occurred during 1920		6,196 06
" rebates		682 12
Total expenditure	\$	8,431 08

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Three years.
Mutual	\$ 6,895,370 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	2,277	\$ 6,022,900 00
Policies new and renewed during 1920	967	3,248,345 00
Gross number and amount in force during 1920	3,244	\$ 9,271,245 00
Less expired and cancelled in 1920	991	2,375,875 00
Net risks in force 31st December, 1920	2,253	\$ 6,895,370 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$ 206,861 10
Amount of premium notes, after deducting all payments thereon and assessments levied	183,817 26
Amount of premium notes received during the year 1920	97,450 35
Payments on the premium notes of 1920, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1920	6,459 84

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July 1873

Names and addresses of the Directors and Officers for the year 1921

Directors:

Hugh W. Edgar	.....	Gorrie.
A. E. Gallaher	.....	Wroxeter.
John Jackson	.....	Harriston.
John A. Bryans	.....	Fordwich
Alexander McKercher	.....	Wroxeter.
James Kirtou	.....	Bluevale

Officers:

John Jackson, President	.....	Harriston.
Hugh W. Edgar, Vice-President	.....	Gorrie.
W. S. McKercher, Secretary-Treasurer	.....	Wroxeter.

Auditors:

T. R. Bennett	.....	Wingham.
A. A. Graham	.....	Gorrie.

Unassessed premium note capital, \$768,972.12.

Statement for the Year Ending 31st December, 1920.**Assets.**

Real Estate	.....	\$	1,300 00
Dominion War Loan and Provincial Debentures	.....		18,100 00
Stock of Wroxeter Rural Telephone Co., Limited	.....		100 00
Cash in Standard Bank, Brussels	.....	\$	691.02
Cash in Royal Bank, Harriston	.....		1,056.10
Cash in Bank of Hamilton, Wroxeter	.....		278.44
			2,025 56
Amount unpaid of fixed payments of 1920	.....		1,327 78
Amount unpaid of fixed payments of prior years (not extended)	.....		222 85
Office furniture and safe (not extended)	.....		500.00
Amount of premium notes in force after deducting all payments thereon and assessments levied	.....	768,972 12	750,191.76
Less residue of premium notes given by the company for re-insurance	.....	18,780 36	
Amount of accrued interest	.....		188 78
Total assets	.....	\$	<u>773,234 86</u>

Liabilities.

Amount of supposed loss	.....		50 00
Total liabilities	.....	\$	<u>50 00</u>

Receipts.

Cash balance at 31st December, 1919 (not extended)	.....	\$	3,346.36
Cash held by agents for fees or sureveys (not extended)	.....		1,020.00
Cash received as fixed payments of 1920	.....	\$	32,747 69
" fixed payments of prior years	.....		494 75
" interest	.....		1,224 21
" all other sources	.....		133 10
" for re-insurance premiums	.....		707 93
" for re-insurance on losses	.....		35 00
Total receipts	.....	\$	<u>35,342 68</u>

Expenditure.

Expenses of management:

Amount paid for agents' commission	\$ 1,867 25
" investigation and adjustment of claims	862 00
" statutory assessment and license	105 70
" law costs	140 64
" fire marshal tax	97 83
" printing, stationery and advertising	140 23
" salaries, directors' and auditors' fees	2,928 75
" postage, telephone, telegrams and express	212 91
" fuel and light	94 64
" travelling expenses	51 85
" taxes (Government and Municipal)	63 71
" other expenses	47 39
" interest	44 71

Expenses of management \$ 6,657 61

Miscellaneous payments:

Cash paid for losses which occurred prior to 1920	594 10
" losses which occurred during 1920	27,188 45
" rebates	1,125 28
" re-insurance	988 44

Total expenditure \$ 36,553 88

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1920

Mutual Four years.
\$16,818,752 50

Re-Insurance

On mutual system 494,220 00

Net risk actually carried by Company at 31st December, 1920 \$16,324,532 50

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	5,668	\$14,566,955 00
Policies new and renewed during 1920	2,040	6,448,027 50
Gross number and amount in force during 1920	7,708	\$21,014,982 50
Less expired and cancelled in 1920	1,789	4,196,230 00
Net risks in force 31st December, 1920	5,919	\$16,818,752 50

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1920

Four years.

Amount of face of all premium notes held by the Company and legally liable to assessment	\$ 840,937 63
Amount of all premium notes, after deducting all payments thereon and assessments levied	768,972 12
Amount of premium notes received during the year 1920	322,401 38
Payments on the premium notes of 1920 including all sums credited on said premium notes, viz.: Cash paid up to 31st December, 1920	12,782 76

RE-INSURANCE:

Amount of premium notes given by the Company for re-insurance	\$ 19,768 80
Less payments made thereon	988 44
	18,780 36

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WHEATLEY.

Commenced business 27th July, 1888.

Names and addresses of the Directors and Officers for the year 1921:

Directors:

Thos. R. Clarke	Fletcher.
Charles T. Sellers	Kingsville.
Christian Johnson	Kingsville.
D. H. Brown	Chatham.
T. B. Harvey	Merlin.
B. A. Squire	Cottam.
Frank Stokes	Bear Line.
Christopher Coulter	Wheatley.
D. Fletcher	Fletcher.
Samuel Burk	Blenheim.
Wm. Holmes	Comber.
A. E. Robinson	Charing Cross.
C. C. Chauvin	Windsor.
Thos. L. Renaud	McGregor.
Pierre Oric	Stoney Point.

Officers:

Thos R. Clarke, President	Fletcher.
Charles T. Sellers, Vice-President	Kingsville.
T. B. Harvey, Manager	Merlin.

Auditors:

J. H. Coatsworth	Kingsville.
Chas. Renwick	Wheatley.

Unassessed premium note capital, \$186,528.86.

Statement for the Year Ending 31st December, 1920.

Assets.

Cash value of municipal debentures and Canada War Loan	\$	29,388 39
Cash at head office	\$	1,372.33
Cash in Molsons Bank, Merlin		3,112.76
		4,485 09
Amount unpaid of fixed payments of 1920		518 96
Prior instalments on fixed payments (not extended)	\$	37.49
Amount of premium notes in force after deducting all payments thereon and assessments levied		186,528 86
Amount of office furniture and safe (not extended)		300.00
Total assets	\$	220,921 30

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$	1,217.21
Cash received as fixed payments of 1920	\$	26,917 52
fixed payments of prior years		515 34
interest		1,258 44
transfer fees and all other		23 50
realization of investments (not extended)		1,493.50
for re-insurance on losses		8 32
Total receipts	\$	28,723 12

Expenditure.**Expenses of management:**

Cash paid for commission and fees to agents	\$ 2,828 00
Cash paid for appointment of agents	77 31
“ fire marshal tax	76 23
“ travelling expenses	265 92
“ rent	5 00
“ Salaries, directors' and auditors' fees	1,402 91
“ Mutual Underwriters Association	8 00
“ investigation of claims	119 10
“ statutory assessment and license fee	52 48
“ Printing	168 64
“ postage, telephones, telegrams and express	104 46
	<u>\$5,108.05</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1920	4,092 62
“ rebate	1,683 81
“ re-insurance	126 10
“ investments (not extended)	\$ 15,538 16

Total expenditure \$11,010 58

CURRENCY OF RISKS.**Amount covered by Policies in force December 31st, 1920.**

	Three-year risks.
Mutual	\$ 8,850,427 00
Less re-insurance	28,475 00
Net amount of risk December 31st, 1920	<u>\$ 8,821,952 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	2,916	\$ 6,869,180 00
Policies new and renewed during 1920	1,246	3,949,527 00
Gross number and amount in force during 1920	4,162	\$10,818,707 00
Less expired and cancelled in 1920	897	1,968,280 00
Net risks in force 31st December, 1920	<u>3,265</u>	<u>\$ 8,850,427 00</u>

CLASSIFICATION OF RISKS:**Farm and non-hazardous.****PREMIUM NOTES.****On policies in force 31st December, 1920.**

Amount of face of all premium notes held by the Company and legally liable to assessment	\$ 248,504 95
Amount of all premium notes after deducting all payments thereon and assessments levied	186,528 86
Amount of premium notes received during the year	110,484 45
Payments on premium notes of 1920, including all sums credited on said premium notes	26,917 51

LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

John W. Kingston	Watford.
James Smith	Sarnia.
Guilford Butler	Croton.
John P. McVicar	Inwood.
Albert Minielly	Wyoming.
Thos. Lithgow	Thedford.

Officers:

John W. Kingston, President	Watford.
James Smith, Vice-President	Sarnia.
W. G. Willoughby, Secretary-Treasurer	Watford.

Auditors:

Alex. Jamieson	Forest
P. J. McEwen	Wyoming.

Unassessed premium note capital, \$157,540 26

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash value of real estate	\$	1,200 00
Cash value of municipal debentures and Dominion of Canada War Loan		46,829 52
Cash on hand, head office	\$	12.16
Cash in Industrial Mortgage and Savings Co., Sarnia		8,484.78
Cash in Merchants Bank, Watford		7,796.81
		<u>16,293 75</u>
Amount of instalments, fixed payments unpaid		1,727 10
Amount of premium notes in force after deducting all payments thereon and assessments levied		157,540 26
Office furniture (not extended)		150.00
Total assets	\$	<u>223,590 63</u>

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$	10,725.83
Cash received as fixed payments of 1920	\$	35,304 60
“ fixed payments of prior years		1,981 15
“ interest		2,512 33
“ gas engine permits		54 45
“ re-insurance on losses		1,122 98
“ other receipts		9 50
“ from matured debenture (not extended) ..		1,901.80
Total receipts	\$	<u>40,985 02</u>

Expenditure.

Expenses of management:		
Amount paid for commission to agents	\$	3,598 00
“ statutory assessment and license fee		33 07
“ printing, stationery, advertising and booklets		267 56
“ Salaries, directors' and auditors' fees		2,300 00

Amount paid for postage, telephone, telegrams and express	\$	164 45
" travelling expenses		17 00
" rent		10 00
" fire marshal tax		106 29
" investigation and adjustment of claims		99 65
" law costs		10 00
" all other		41 92
" taxes		61 65
Total expenses of management	\$	6,759 59
Miscellaneous payments:		
Cash paid for losses which occurred during 1920		17,464 78
" re-insurance		956 43
" rebates		1,614 50
" investments (not extended)	\$ 9,317.60	
" Expenditure other than foregoing		1,206.00
Total expenditures	\$	28,001 30

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Three-years risks.
Mutual	\$12,453,131 00
Less re-insurance, cash system	126,461 00

Amount actually carried by the Company at 31st December, 1920 12,326,670 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	4,800	\$11,293,245 00
Policies new and renewed during 1920	1,798	5,129,915 00
Gross number and amount in force during 1920	6,598	\$16,423,160 00
Less expired and cancelled in 1920	1,777	3,970,029 00
Net risks in force 31st December, 1920	4,821	<u>\$12,453,131 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$ 249,286 18
Amount of all premium notes, after deducting all payments thereon and assessments levied	157,540 26
Amount of premium notes received during the year 1920	102,626 80
Payments on premium notes of 1920, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1920	35,304 60
Notes for fixed payments unpaid 31st December, 1920	1,727 10

LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced Business 14th September, 1896.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Dennis Noonan	Perth.
Robert M. Anderson	Perth.
James C. Glenn	Perth.
David McLean	Perth.
James Shaw	Perth.
Carr Thompson	Perth.
Andrew Cochrane	Almonte.
Alfred Bell	Balderson.
Edmund Burk	Perth.

Officers:

Dennis Noonan, President	Perth.
Robert M. Anderson, Vice-President	Perth.
P. Cavers, Secretary	Perth.
W. A. Moore, Treasurer	Perth.

Auditors:

E. R. Stedman	Perth.
J. Ernest Anderson	Perth.

Unassessed premium note capital.....\$249,570 57.

Statement for the Year Ending 31st December, 1920.

Assets.

Canadian war loan bonds	\$	7,805 90
Cash in hand at head office	\$	439 24
Cash in Merchants Bank, Perth		8,935 12
		<u>9,374 36</u>
Amount unpaid of fixed payments of 1920		1,024 53
Amount of premium notes in force, after deducting all payments thereon and assessments levied		249,570 57
Office furniture and safe (not extended)	\$200.00	
Total assets	\$	<u>267,775 36</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$8,087.19	
Cash received as fixed payments of 1920	\$	29,306 56
“ fixed payments of prior years		445 78
“ for interest		785 28
Total receipts	\$	<u>30,537 62</u>

Expenditure.

Expenses of management:

Cash paid for agents' commission	\$	3,614 39
“ statutory assessment and license fee		70 19
“ fire marshal tax		148 17
“ taxes		21 50

Cash paid for rent	\$	96 00
“ fuel and light		43 84
“ investigation of claims		246 30
“ salaries, directors' and auditors' fees		1,020 00
“ printing, stationery and advertising		467 03
“ postage, telegrams and express		305 00
“ all other		34 57
Total expenses of management	\$	6,066 99
Miscellaneous payments:		
Cash paid for losses which occurred during 1920		17,765 60
“ rebate		368 16
“ investments, debentures and Canada war loan (not extended)		\$5,049.70
Total expenditure	\$	24,200 75

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Three years.
Mutual	<u>\$10,185,435 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	5,414	\$ 9,430,305 00
Policies taken during 1920	1,924	3,912,251 00
Gross number and amount in force during 1920	7,338	\$13,342,556 00
Less expired and cancelled in 1920	1,843	3,157,121 00
Net risks in force 31st December, 1920	5,495	<u>\$10,185,435 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$ 349,927 77
Amount of all premium notes, after deducting all payments thereon and assessments levied	249,570 57
Amount of premium notes received during the year 1920	116,622 35
Payments on premium notes of 1920, including all sums credited on said premium notes, viz.:	
Cash paid on premium notes of 1920 to 31st December	11,890 22

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

A. C. Parks	Napanee.
H. A. Baker, Vice-President	Moscow.
J. C. Hudgins	Selby.
Albert Hartman	Odessa.
M. N. Empey	Napanee.
R. W. Longmore	Camden East.

Officers:

A. C. Parks, President	Napanee.
H. A. Baker, Vice-President	Moscow.
W. R. Lott, Secretary-Treasurer	Napanee.

Auditors:

Merl Sils	Napanee.
S. C. S. McKim	Napanee.

Unassessed premium note capital\$61,574.81

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash on hand at head office	\$	25 04	
Cash on deposit in Royal Bank, Napanee		477 95	
Cash on deposit in Merchants Bank, Napanee		135 94	
			\$ 638 93
Amount unpaid of fixed payments of 1920			464 15
Amount of prior instalments or fixed payments (not extended) ..		\$378.70	
Amount of premium notes in force, after deducting all payments thereon and assessments levied			61,574 81
Office furniture and safe (not extended)		\$50.00	
Total assets	\$		62,677 89

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$3,652.49	
Cash received during 1920 for:		
“ fixed payments of 1920	\$	6,459 90
“ fixed payments of prior years		201 60
“ interest		30 88
“ other		12 34
Total receipts	\$	6,704 72

Expenditure.

Expenses of management:		
Amount paid for commission to agents	\$	1,179 87
“ statutory assessment and license fee		18 02
“ fire marshal tax		19 65
“ fuel and light		15 00

Amount paid for printing, stationery and advertising	\$	155 05
" salaries, directors' and auditors' fees		869 05
" postage, telephone, telegrams, express, etc.		39 50
" investigation and adjustment of claims		43 00
" rent		18 00
" taxes		42 00
" all other expenses		7 10
Total expenses for management	\$	2,406 24
Miscellaneous payments:		
Cash paid for losses which occurred during 1920		6,923 35
" rebate		319 35
" re-insurance		69 34
Total expenditure	\$	9,718 28

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Three years.
Mutual	\$ 2,102,660 00
Less re-insured	12,916 00
Net amount of risks at 31st December, 1920	\$ 2,089,744 00

MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1919	977	\$ 1,871,550 00
Policies new and renewed during 1920	406	963,075 00
Gross number and amount in force during 1920	1,383	\$ 2,834,625 00
Less expired and cancelled in 1920	385	731,965 00
Net risks in force, 31st December, 1920	998	\$ 2,102,660 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

Amount of face of all premium notes held by Company and legally liable to assessment	\$	73,744 91
Residue of all premium notes on policies in force December 31st, 1920, after deducting all fixed payments thereon and assessments levied		61,574 81
Amount of premium notes received during the year 1920		33,677 21
Payments on the premium notes of 1920, including all sums credited on said premium notes, viz.:		
Cash paid up to 31st December, 1920		2,938 95

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

Names and addresses of the Directors and Officers for the year 1921:

Directors:

Joseph N. Atkin	Strathroy.
Alex. Stewart	Ilderton.
John Oliver	Denfield.
John McGugan	Denfield.
Alex. McInroy	Ilderton.
Andrew Ferguson	Hyde Park.
Wm. Hodson	Ilderton.
John S. Douglas	Strathroy.
T. G. Turnbull	Komoka.

Officers:

Joseph N. Atkin, President	Strathroy, Ont.
Alex. Stewart, Vice-President	Ilderton, Ont.
J. Marsh, Secretary-Treasurer	Ilderton, Ont.

Auditors:

Jno. McVicar	Ilderton.
S. P. Brown	Ilderton.

Unassessed premium note capital, \$50,406.82

Statement for the Year Ending 31st December, 1920.

Assets.

Loan Company debentures and War Loan	\$16,500 00
Cash on hand at head Office	\$46 35
Cash in Royal Bank, London	1,675 32
Cash in Bank of Montreal, London	633 43
	2,355 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied	50,406 82
Total assets	<u>\$69,261 92</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$1,818 09
Cash received as fixed payments of 1920	\$6,572 92
" interest	784 63
" other sources	6 24
Total receipts	<u>\$7,363 79</u>

Expenditure.

Expenses of management:	
Amount paid for commission to agents	\$470 50
" statutory assessment and license fee	18 74
" fire marshal tax	15 48
" salaries, directors' and auditors' fees	602 10
" printing, stationery and advertising	82 50
" postage, telephone, telegrams and express	35 34

Amount paid for investigation and adjustment of claims	\$ 24 50
" other expenses	35 10
Total expenses of management	\$1,284 26
Miscellaneous payments:	
Cash paid for losses which occurred during 1920	2,765 11
" rebate	391 57
" invested Canada War loan (not extended) \$2,385 90	
Total expenditure	<u>\$4,440 94</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

Mutual	Three Years. <u>\$2,307,724 50</u>
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	784	\$1,987,773 00
Policies new and renewed during 1920	335	1,073,926 50
Gross number and amount in force during 1920	1,119	\$3,061,699 50
Less expired and cancelled in 1920	318	753,975 50
Net risks in force 31st December, 1920	801	<u>\$2,307,724 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1920.

Amount of face of all premium notes held by Company and legally liable to assessments	Three Years. —\$209,051 92
Amount of all premium notes, after deducting all payments thereon and to assessments	50,406 82
Amount of premium notes received during the year 1920.	32,217 78
Payments on the premium notes of 1920, including all sums credited on said premium notes, viz:	
Cash paid up to 31st December, 1920	6,564 92

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE,* ARVA.

Also known as St. Johns.

Commenced business 27th May, 1882.

Names and addresses of the Directors and Officers for the year 1921:

Directors:

T. N. Talbot	Ettrick.
R. S. Douglas	Ilderton.
W. C. Hodgins	Denfield.
H. McGuffin	London.
B. C. Brooks	London.
T. Ramsay	Hyde Park.
R. Dengate	Ealing.
H. Needham	Ilderton.
R. T. Shoebottom	Ettrick.

Officers:

T. N. Talbot, President	Ettrick.
R. S. Douglas, Vice-President	Ilderton.
Edward Dann, Secretary-Treasurer	London.

Auditors:

James Smibert	Ettrick.
J. E. Johnston	Ettrick.

Unassessed premium note capital, \$86,135.22.

Statement for the Year Ending 31st December, 1920.

Assets.

Loan Company's and Canada War Loan debentures	\$15,500 00
Amount of cash at head office	\$40 63
Cash in Royal Bank, London	645 60
Cash in Home Bank, London	1,834 35
Cash in Bank of Montreal, London	2,375 76
	4,896 34
Amount unpaid of fixed payments of 1920	64 80
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied	86,135 22
Amount of interest due and accrued	141 40
Total assets	<u>\$106,737 76</u>

Liabilities.

Amount due agents	\$233 00
Total liabilities	<u>\$233 00</u>

Receipts.

Cash balance at 31st December, 1919, (not extended)	\$1,592 55
Cash received for fixed payments of 1920.	\$10,443 23
" fixed payments of prior years	85 74
" interest	900 68
Total receipts	<u>\$11,429 65</u>

Expenditure.

Expenses of management:

Amount paid for commission to agents	\$ 584 00
" Janitor	12 00
" investigation of claims	25 00
" statutory assessments and license	26 67
" printing, stationery and advertising	137 65
" fire marshal tax	22 35
" salaries, directors' and auditors' fees	663 00
" postage, telephone, telegraph and express	86 09
" other expenses	18 06

Total expenses of management \$1,574 76

Miscellaneous payments:

Cash paid for losses which occurred in 1920	6,128 80
" " " Rebates	422 30

Total expenditure \$8,125 86

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Three Years.
Mutual	<u>\$3,513,910 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	1,498	\$3,134,862 00
Policies new and renewed during 1920	543	1,399,486 00
Gross number and amount in force during 1920	2,041	\$4,534,348 00
Less expired and cancelled in 1920	524	1,020,438 00
Net risks in force 31st December, 1920	1,517	<u>\$3,513,910 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1920.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$105,543 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	86,135 22
Amount of premium notes received during the year 1920	42,031 83
Payments on premium notes of 1920, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1920	10,443 23

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST MCGILLIVRAY.

Commenced business 2nd May, 1877.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Wm. L. Corbett	Ailsa Craig.
John D. Drummond	Ailsa Craig.
Edgar Darling	Clandeboyne.
Weston Maguire	Clandeboyne.
A. E. Taylor	Parkhill.
Eldon Steepes	Parkhill.
John R. Potter	Parkhill.
W. J. Colwell	Parkhill.
John K. Robinson	Ailsa Craig.

Officers:

William L. Corbett, President	Ailsa Craig.
J. D. Drummond, Vice-President	Ailsa Craig.
W. T. Amos, Secretary-Treasurer	Parkhill.

Auditors:

John Nichol	Parkhill.
Wm. S. Patterson	Ailsa Craig.

Unassessed premium note capital, \$21,363.27.

Statement for the Year Ending 31st December, 1920.**Assets.**

Amount of Trust Company Guaranteed Investment Receipts	6,500 00
Amount of cash at head office	\$23 75
Amount of cash deposit at Bank of Commerce, Parkhill	3,159 52
	3,183 27
Amount of unpaid fixed payments of 1920	252 45
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$21,363 27
Less residue of premium notes given by Company for re-insurance	95 11
	21,268 16
Amount office furniture (not extended)	\$162 50
Total assets	<u>\$31,203 88</u>

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$1,915 10
Cash received as fixed payments of 1920	\$2,160 23
“ fixed payments of prior years	136 50
“ interest	420 40
“ for re-insurance on losses	103 02
Total receipts	<u>2,820 15</u>

Expenditure.**Expenses of management:**

Amount paid for commission	73 50
“ investigation and adjustment of claims	18 00
“ statutory assessment and license fee	10 93

Amount paid for salary, auditors' and directors' fees	\$	316 00
" postage and express		17 50
" printing		52 65
" tax		8 07
Total expenses of management		501 70
Miscellaneous payments:		
Cash paid for losses which occurred during 1920		916 55
" re-insurance		9 63
" rebate		124 10
" invested (not extended)		...
Total expenditure		1,551 98

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1920.

Mutual	Three years. \$949,480 00
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Re-insurance.

On mutual system	1,700 00
Net risks actually carried by Company at 31st December, 1920	947,780 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	483	\$865,135 00
Policies new and renewed during 1920	157	321,690 00
Gross number and amount in force during 1920	640	1,186,825 00
Less expired and cancelled in 1920	146	237,345 00
Net risks in force 31st December, 1920	494	949,480 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1920.

Amount of face of all premium notes held by Company, and legally liable to assessment	Three-year risks. \$28,484 40
Amount of all premium notes, after deducting all payments thereon and assessments levied	21,363 27
Amount of premium notes received during the year 1920	9,650 70
Payments on premium notes of 1920, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1920	2,160 23

Re-insurance.

Amount of premium notes given by Company for re-insurance	115 50
Less payment made thereon	20 39
Amount of residue of said premium notes for which the Company is still liable	95 11

McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SEAFORTH, ONT.

Commenced business, 20th May, 1876.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

James Connolly	Goderich.
James Evans	Beechwood.
George R. McCartney	Seaforth.
Wm. Rinn	Seaforth.
Malcolm McEwen	Clinton.
D. F. McGregor	Seaforth.
Robert Ferris	Blyth.
John Bennewies	Brodhagen.

Officers:

James Connolly, President	Goderich.
James Evans, Vice-President	Beechwood.
Thomas E. Hays, Secretary-Treasurer	Seaforth.

Auditors:

John G. Grieve	Walton.
John Govenlock	Egmondville
James Kerr	Seaforth.

Unassessed premium note capital, \$214,506.20

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash in Canadian Bank of Commerce, Seaforth	\$9,261 88
Amount unpaid of fixed payments of 1920	1,106 60
Amount of premium notes in force, after deducting all payments thereon and assessments levied	214,506 20
Amount of office furniture and safe (not extended)	\$200 00
Total assets	<u>224,874 68</u>

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$8,882 08
Cash received for fixed payments of 1920	10,613 10
“ fixed payments of prior years	503 60
“ interest	267 31
Total receipts	<u>11,384 01</u>

Expenditure.

Expenses of management:	
Amount paid for agents' commissions	\$657 65
“ law costs	52 00
“ postage, telephone, telegrams and express	110 25
“ rent	20 00
“ investigation of claims	98 90
“ statutory assessment and license	41 90
“ fire marshal	30 20
“ printing, stationery and advertising	374 33

Amount paid for salaries, officers' and directors' fees	\$ 969 10
" discount on collections	33 78
" travelling expenses	5 75
Total expenses of management	2,393 86
Miscellaneous payments:	
Cash paid for losses which occurred during 1920	8,874 60
" rebate	549 40
Total expenditure	<u>\$11,817 86</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Four years.
Mutual	\$5,905,475 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	2274	\$5,298,935 00
Policies new and renewed during 1920	764	2,234,360 00
Gross number and amount in force during 1920	3038	\$7,533,295 00
Less expired and cancelled in 1920	754	1,627,820 00
Net risks in force 31st December, 1920	2284	<u>\$5,905,475 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1920.

Amount of face of all premium notes held by Company, legally liable to assessment	\$236,319 40
Amount of all premium notes, after deducting all payments thereon and assessments levied	214,506 20
Amount of premium notes received during the year 1920	89,565 40
Amount of cash paid	11,930 35

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

Commenced business 19th August, 1895.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Wm. Smith, M.P.	Columbus.
Noah Burkholder	Pickering.
G. B. Mothersill	Oshawa.
Peter Christie	Manchester.
Isaac T. Chapman	Orono.
J. J. Smith	Enniskillen.
H. E. Webster	Whitby.
D. M. Morgan	Claremont.
Wm. Ratcliffe	Oshawa.
J. H. Devitt	Burketon.
Thos. Graham .	Port Perry

Officers:

Wm. Smith, M.P., President	Columbus.
Noah Burkholder, Vice-President	Pickering.
Wm. Purves, Secretary	Columbus.
Samson Roberts, Treasurer	Columbus.

Auditors:

Hiram Gifford	Cedar Dale.
W. F. Weir .	Prince Albert.

Unassessed premium note capital, \$212,162.15.

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash value of mortgages on real estate	\$	2,000 00
Amount of Municipal and Loan Company debentures and Canada War Loan		26,989 11
Actual cash on hand at head office	\$73 99	
Cash in Standard Bank, Oshawa	12,611 63	
		12,685 62
Amount of unpaid fixed payments 1920		639 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$212,162 15	
Less residue of premium notes given for re-insurance	8,847 20	
		203,314 95
Interest accrued		336 70
Total assets		<u>\$245,965 63</u>

Liabilities.

Amount of losses adjusted	\$500 00
Total liabilities	<u>\$500 00</u>

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$714 61	
Cash received for fixed payments of 1920		\$29,526 65
" fixed payments of prior years		140 40
" interest during 1920		2,013 49
" re-insurance on losses		1,576 90
" from other sources		2,050 50
" from matured investments (not extended) ..	7,354 13	
Total receipts		<u>\$35,307 94</u>

Expenditure.

Expenses of management:

Cash paid for agents' commission, fees and binus	\$3,882 55
" investigation and adjustment of claims	87 00
" salaries, directors' and auditors' fees	2,327 90
" travelling expenses	35 00
" statutory assessment and license fee	63 86
" fire marshal tax	72 44
" interest	11 25
" printing, stationery and advertising	415 80
" postage, telephone, telegrams and freight	201 56
" rent	31 50
" other expenses	32 50
Total expenses of management	<u>\$7,161 36</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1920	20,114 29
" re-insurance	1,216 05
" Rebate	699 36
" repayment of loans	1,500 00
Total expenditure	<u>\$30,691 06</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	One year or less.	Two years.	Three years.	
Mutual	\$122,450 00	\$89,750 00	\$9,526,475 00	\$9,738,675 00
Re-insurance:				
Mutual system	3,000 00	4,200 00	335,325 00	342,525 00
Cash system .....	.....	.....	10,700 00	10,700 00
Totals	<u>\$3,000 00</u>	<u>\$4,200 00</u>	<u>\$346,025 00</u>	<u>\$353,225 00</u>
Net risks carried at 31st December, 1920	\$119,450 00	\$85,550 00	\$9,180,450 00	\$9,385,450 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	4643	\$8,515,400 00
Policies new and renewed during 1920	1944	4,154,850 00
Gross number and amount in force during 1920	6587	\$12,670,250 00
Less expired and cancelled in 1920	1760	2,931,575 00
Net risks in force 31st December, 1920	<u>4827</u>	<u>\$9,738,675 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1920.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$3,810 40	\$2,721 70	\$274,729 70	\$281,261 80
Amount of premium notes, after deducting all payments thereon and assessments levied	3,370 70	2,208 85	206,582 60	212,162 15
Amount of premium notes received during the year 1920	4,480 65	1,878 10	118,505 90	124,864 65
Payments on the premium notes of 1920, including all sums credited on said premium notes, viz:				
(a) Cash paid up to 31st December, 1920	508 05	354 75	28,663 85	29,526 65
(b) Notes for fixed payment or assessments unpaid at 31st December, 1920				
Amount of premium notes given for re-insurance	\$97 50	\$132 00	\$10,798 50	\$11,028 00
Less payments made thereon	5 50	19 60	2,155 70	2,180 80
Residue of said premium notes for which the Company is still liable	\$92 00	\$112 40	\$8,642 80	\$8,847 20

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

John R. Wissler	Elora.
Michael Heffernan	Arthur.
David Rea	Fergus.
Adam Boyle	Belwood.
W. L. Gordon	Elora.
Wm. J. Deans	Arkell.

Officers:

John R. Wissler, President	Elora.
Michael Heffernan, Vice-President	Arthur.
James Beattie, Secretary-Treasurer	Fergus.

Auditors:

Col. J. J. Craig	Fergus.
John McClelland	Arthur.

Unassessed premium note capital, \$124,660.55.

Statement for the Year Ending 31st December, 1920.

Assets.

Cash value debentures		\$5,000 00
Cash in Imperial Bank, Fergus	\$806 65	
Actual cash in Royal Bank, Fergus	3,419 96	
	4,226 61	
Less due treasurer	186 46	
		4,040 15
Amount unpaid of fixed payments in 1920		562 34
Amount unpaid of fixed payments in prior years (not extended)	\$ 368 40	
Amount of premium notes in force after deducting all payments thereon and assessments levied		124,660 55
Interest		141 76
Total assets		<u>\$134,404 80</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$753 55	
Cash received as fixed payments of 1920		\$8,405 30
“ fixed payments of prior years		644 13
“ for interest		315 09
“ permits		16 32
Total receipts		<u>\$9,380 84</u>

Expenditure.

Expenses of management:		
Amount paid for agents' commissions		\$1,384 82
“ investigation and adjustment of claims		184 55
“ fuel and light		50 00

Amount paid for statutory assessment and license fee.....	\$ 31 50
" printing, stationery and advertising	186 45
" salaries, directors' and auditors' fees	1,199 50
" fire marshal tax	26 41
" postage, telephone, telegrams and express	76 61
" travelling expenses	30 00
" rent	200 00
" other expenses	6 00
Total expenses of management	\$3,375 84
Miscellaneous payments:	
Cash paid for losses which occurred during 1920	2,380 85
" rebate	337 55
Total expenditure	\$6,094 24

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

Mutual system	Four years. \$4,486,841 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919.	1,757	\$3,833,891 00
Policies new and renewed during 1920	662	1,970,390 00
Gross number and amount in force during 1920	2,419	5,804,281 00
Less expired or cancelled in 1920	636	1,317,440 00
Net risks in force 31st December, 1920	1,783	4,486,841 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1920.

Amount of face of all premium notes held by Company, and legally liable to assessment	Four-year risks. \$144,902 67
Amount of all premium notes, after deducting all payments thereon and assessments levied	124,660 55
Amount of premium notes received during the year 1920	63,455 85
Payments on premium notes of 1920, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1920	3,986 51
Notes for fixed payment or assessments unpaid at 31st December, 1920 ..	165 69

MISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

Name and address of the Directors and Officers for the year 1921.

Directors:

James Henderson	Thamesford.
Geo. A. Monroe	Embro.
Wm. Colyer	Ingersoll.
Charles Yeungs	Embro.
Albert George	Dorchester.
Thomas Duffin	Thorndale.
D. M. Cole	Lakeside.
Geo. A. Uren	Ingersoll.
Frank G. Seaton	Lakeside.
David Quinn	Thamesford.

Officers:

James Henderson, President	Thamesford.
Geo. A. Munro, Vice-President	Embro.
E. J. Pearson, Secretary	Kintore.
Jas. H. Davis, Treasurer	Belton.

Auditors:

W. W. Day	Thamesford.
John A. McKay	St. Marys.

Unassessed premium note capital, \$390,661.96.

Statement for the Year Ending 31st December, 1920.

Assets.

Cash value of debenture, Canada War Loan and telephone stock	\$15,025 00
Cash on hand at head office	\$62 57
Amount of cash in Royal Bank, Kintore	3,870 94
Amount of cash in Home Bank	148 82
	4,082 33
Amount unpaid of assessments levied in 1920	1,310 17
Amount unpaid of assessments levied prior to 1920	559 36
Amount of premium notes in force, after deducting all payments thereon and assessments levied	390,661 96
Amount of interest due and accrued	65 26
Total assets	\$411,704 13

Liabilities.

Amount of rent of hall	\$36 00
Amount of retained balance premium notes	93 93
Total liabilities	\$129 93

Receipts.

Cash balance at 31st December, 1919, (not extended)	\$6,399 80
Cash received for application fees	\$849 28
“ assessments levied in 1920	13,575 64
“ assessments levied before 1920	342 30
“ interest	660 06

"	retained premiums	60 00
"	assessments in advance 1921.	126 95
"	other	33 00
Total receipts		<u>\$15,647 23</u>

Expenditure.**Expenses of management:**

Amount paid for agents' commission	\$1,023 00
" statutory assessment and license fee	61 75
" printing, advertising, postage, etc.	552 85
" rent	40 10
" salaries, directors' and auditors' fees	1,181 69
" investigation of claims	143 00
" travelling expenses	29 85
" fire marshal tax	49 60
" all other	25 10
Total expenses of management	<u>\$3,106 94</u>

Miscellaneous payments:

" losses which occurred during 1920	10,803 63
" rebate	53 38
" invested in Canada War Loan Bonds (not extended)	\$4,000 00
Total expenditure	<u>\$13,962 95</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Three Years.
Mutual	9,277,945 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	2,529	8,208,775 00
Policies new and renewed during 1920	1,035	4,009,210 00
Gross number and amount in force during 1920	3,564	12,217,985 00
Less expired and cancelled in 190	1,009	2,940,040 00
Net risks in force 31st December, 1920	2,555	<u>9,277,945 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1920.

Amount of face of all premium notes held by the Company and legally liable to assessment	\$422,565 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	390,661 96
Amount of premium notes received during the year 1920	182,493 00

NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

A. R. Reid	Lynedoch.
Nelson Clement	Vanessa.
Theo. Cunningham	Windham.
George Erwin	Simcoe.
Wilson Porter	Port Dover.
Alfred Roberts	Simcoe.
William A. Bowyer	Simcoe.
N. S. Palmerton	Walsh
James H. Smith	Simcoe.
William Kelly	Glen Meyer.
John Martin	St. Williams.
A. Wilkinson	Courtland.

Officers:

A. R. Reid, President	Lynedoch.
Nelson Clement, Vice-President	Vanessa.
N. Stanley Boughner, Secretary-Treasurer	Simcoe.

Auditors:

J. J. Gilbertson	Simcoe.
Frank Shearer	Simcoe.

Unassessed premium note capital, \$87,988.03.

Statement for the Year Ending 31st December, 1920.

Assets.

Cash value of bonds, Province of Ontario	\$2,857 50
Cash on hand at head office	\$229 78
Cash in Molson's Bank, Simcoe	95 64
	325 42
Amount of premium notes in force, after deducting all payments thereon and assessments levied	87,988 03
Amount unpaid of fixed payments of 1920	288 03
Amount interest due and accrued	14 79
Total assets	<u>\$91,473 77</u>

Liabilities.

Amount of supposed fire loss	\$100 00
Total liabilities	<u>\$100 00</u>

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$544 48
Cash received as fixed payments of 1920	\$8,249 81
" fixed payments of prior years	258 16
" assessments levied in prior years	228 66
" from other sources	3 20
Total receipts	<u>\$8,739 83</u>

Expenditure.

Expenses of management:

Amount paid for agents' commission	\$1,548 47
" printing, stationery, advertising, postage and tele- phone	272 72
" statutory assessment and license	22 98
" taxes	63 47
" salaries, directors' and auditors' fees	1,263 11
" travelling expenses	20 00
" rent	110 00
" fuel and light	17 25
" interest	7 89
" other expenses	85 48

Total expenses of management \$3,411 37

Miscellaneous payments:

Cash paid for losses which occurred prior to 1920	275 00
" losses which occurred during 1920	2,253 47
" rebate	161 55
" purchase of investments (not extended) \$2,857.50	

Total expenditure \$6,101 39

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

Mutual	Four years. \$2,757,580 00
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MOVEMENT IN RISKS

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	1,528	\$2,600,310 00
Policies new and renewed during 1920	408	930,950 00
Gross number and amount in force during 1920	1,936	3,531,260 00
Less expired and cancelled in 1920	444	773,680 00
Net risks in force 31st December, 1920	1,492	<u>2,757,580 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1920.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$110,371 80
Amount of all premium notes, after deducting all payments made thereon and assessments levied	87,988 03
Amount of premium notes received during 1920	37,238 00
Amount of premium notes of 1920, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1920	2,719 07

NORTH KENT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, THAMESVILLE.

Commenced business 31st May, 1910.

Names and addresses of the Directors and Officers for the year 1921.

Directors

J .B. Clapp	Turnerville
C. E. Bodkin	Thamesville
J. A. McDowell	Thamesville
E. L. Moore	Thamesville
Irwin Redford	Dresden
J. W. Simpson	Wallaceburg
Raymond Lanigan	Eberts
Robert Forsythe	Eberts
John E. Richardson	Wallaceburg.

Officers:

J. B. Clapp, President	Turnerville
C. E. Bodkin, Vice-President	Thamesville
Walter H. Holmes, Secretary-Treasurer	Dresden

Auditors:

M. Blackburn	Dresden
J. C. Harris	Thamesville

Unassessed premium note capital, \$124,841.91.

Statement for the Year Ending 31st December, 1920.

Assets.

Canada War Loan Bonds	\$	3,000 00
Cash in Merchants Bank, Thamesville	745.43	
“ Canadian Bank of Commerce, Dresden	3,356.76	
“ Merchants Bank, Tupperville	176.85	4,279 04
Amount of unpaid fixed payments of 1920		273 60
Amount of premium notes, after deducting all payments thereon and assessments levied		124,841 91
Total assets		132,394 55

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1919, (not extended)	4.067.84	
Cash received by Company as fixed payments in prior years	\$	113 60
“ by Company as fixed payments due in 1920		6,845 25
“ for interest		306 90
“ for fees		7 00
Total receipts		7,272 75

Expenditure.

Expenses of management:		
Cash paid for commission		\$ 253 40
“ fire marshal tax		20 62

"	rent	23 75
"	statutory assessment and license fee	29 27
"	salaries, directors' and auditors' fees	876 95
"	printing, stationery and advertising	143 89
"	postage, telephone, telegrams and express	50 57
"	investigation and adjustment of claims	39 00
"	other expenses of management	15 00
Total expenses of management		\$1,452 45
Miscellaneous payments:		
	Cash paid for losses which occurred during 1920	5,447 50
	rebates	161 60
Total expenditure		<u>\$ 7,061 55</u>

CURRENCY OF RISKS

Amount covered by Policies in force 31st December, 1920

		Three years.
Mutual		4,685,710 10
Less re-insurance		2,000 00
Net risks, December 31st, 1920		<u>\$4,683,710 10</u>

MOVEMENT OF RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	1522	\$3,510,385 10
Policies new and renewed during 1920	5 58	1,508,150 00
Gross number and amount in force at any time during 1920	20.80	\$5,018,535 10
Deduct expired and cancelled in 1920	1 62	330,825 00
Net risks in force at 31st December, 1920	19.18	<u>\$4,687,710 10</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920

		Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment		\$140,631 30
Amount of premium notes, after deducting all payments thereon and assessments levied		124,841 91
Amount of premium notes received during the year		45,244 50
Amount of cash paid		6,845 25

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ONEIDA.

Commenced business 27th March, 1875.

Names and addresses of the Directors and Officers for the year 1921:

Directors:

David Smith	Hagersville.
James Downey	Caledonia.
George Wharton	Cayuga.
W. S. Dunnet	Hagersville.
Allan Anderson	Caledonia.
R. E. King	Cayuga.

Officers:

David Smith, President	Hagersville.
James Downey, Vice-President	Caledonia.
M. C. Senn, Secretary-Treasurer	Caledonia (R.R. 3).

Auditors:

Robert Dalgleish	Hagersville (R.R. 3).
Alex Dunnet	Hagersville (R.R. 3).

Unassessed premium note capital, \$32,671.50.

Statement for the Year Ending 31st December, 1920.

Assets.

Cash on hand at head office	\$75.43	
" on hand at Standard Bank, Caledonia	3,106.00	
" on hand at Bank of Hamilton, Hagersville	671.21	\$3,852 64
Amount of unpaid assessments levied during 1920		41 39
Amount of assessment levied in prior year		14 01
Amount of premium notes in force, after deducting all payments thereon and assessments levied		32,671 50
Total assets		<u>\$36,579 54</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1919 (not extended)	2,883.82	
Cash received for assessment levied in 1920		\$1,698 85
" assessment levied, prior years		13 77
" interest		84 84
Total receipts		<u>\$1,797 46</u>

Expenditure.

Expenses of management:

Amount paid for statutory assessment and license fee.....	\$13 01
" printing, stationery and advertising	79 00
" salaries, directors' and auditors' fees	382 20
" postage, telephone, telegrams and express	26 06
" travelling expenses	20 00
" dues, Underwriters' Association	4 00
" fire marshal tax	9 37

Total expenditure \$533 64

Miscellaneous payments:

Cash paid for losses which occurred during 1920	295 00
Total expenditure	828 64

CURRENCY OF RISKS

Amount covered by Policies in force 31st December, 1920.

Mutual	Three years. \$1,168,683 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	377	\$1,158,823 00
Policies new and renewed during 1920	1.31	448,185 00
Gross number and amount in force during 1920	5.08	\$1,607,008 00
Less expired and cancelled in 1920	1.47	438,325 00
Net risks in force 31st December, 1920	3.61	\$1,168,683 00

CLASSIFICATION OF RISKS

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920

Amount of face of all premium notes held by Company and legally to assessment	Three-year risks. \$35,609 66
Amount of all premium notes, after deducting all payments thereon and assessments levied	32,671 50
Amount of premium notes received during 1920	13,592 65
Payment on premium notes of 1920 including all sums credited on such premium notes.	
Cash paid up to 31st December, 1920	497 97

OSGOODE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KENMORE.

Commenced business February 1st, 1914.

Names and addresses of the Directors and Officers for the year 1921:

Directors:

A. G. E. Robertson	Metcalf.
A. Daw	Vernon.
R. J. Craig	Russell.
J. R. Morrow	Pana.
H. S. Latimer	Metcalf.
J. H. Cumming	Ormond.

Officers:

A. G. E. Robertson, President	Metcalf.
A. Daw, Vice-President	Vernon.
R. McLachin, Secretary-Treasurer	Kenmore.

Auditors:

J. G. Carkner	Kenmore.
D. McLaren	Vernon

Unassessed premium note capital \$102,285 14

Statement for the Year Ending 31st December, 1920.

Assets.

Cash on hand at Head Office	\$	77.96	
Cash in Bank of Nova Scotia, Russell	2,402.01	\$	2,479 97
Amount unpaid of assessment for 1920			395 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied			102,285 14
Amount of office furniture (not extended)	\$21.00		
Total assets			<u>\$105,160 86</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1919 (not extended)	41.97	
Cash received for fixed payments in 1920		5,077 65
“ assessment levied in 1920		6,284 42
“ interest		11 16
“ borrowed money		3,951 60
Total receipts		<u>\$15,324 83</u>

Expenditure.

Cash paid for agents' commissions	203 25
“ investigation and adjustment of claims	40 90
“ statutory assessment and license fee	20 85
“ fire marshal tax	18 05
“ interest	270 61
“ travelling expenses	33 30
“ rent	58 00
“ salaries, directors' and auditors' fees	568 40
“ printing, stationery and advertising	62 59
“ postage, telephones, telegrams and express	82 62
“ other	1 65
Total expenses of management	<u>\$1,360 22</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1920	897 00
" rebate	274 76
" repayment on loans	10,354 85
Total expenditure	<u>\$12,886 83</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1920.

Mutual	\$2,467,490 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Three years. Amount.
Policies in force 31st December, 1919	955	\$2,293,390 00
Policies taken during 1920, or renewed	326	846,275 00
Gross number and amount of risks at any time during 1920	1281	\$3,139,665 00
Deduct expired and cancelled in 1920	314	672,175 00
Net risks on mutual system, 31st December, 1920	967	<u>\$2,467,490 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920

	Three years.
Amount of face of all premium notes legally liable to assessment	\$123,374 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	102,285 14
Amount of premium notes received during the year 1920	42,313 75
Payments on premium notes of 1919, including all sums credited on said premium notes: ..	
Cash paid up to 31st December, 1920	5,077 65

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1888.

Names and addresses of the Directors and Officers for the year 1921:

Directors:

P. Slattery	Woodstock.
J. W. Davis	Otterville.
F. W. Vardon	Springford.
J. R. Johnson	Springford.
Jas. E. Carroll	Norwich.
A. W. Smith	Scotland.
A. W. Eddy	Burford.
James Griffin	Otterville.
William S. Schell	Woodstock.

Officers:

Philip Slattery, President	Woodstock.
J. W. Davis, Vice-President	Otterville.
T. M. Cayley, Secretary	Norwich.

Auditors:

John McKee	Norwich.
A. W. DeLong	Norwich.

Unassessed premium note capital, \$253,688.50.

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash on hand at head office	\$	126.87	
" in Royal Bank, Norwich		1,041.87	
" in Molsons Bank, Norwich		1,281.28	\$ 2,450 02
Amount of unpaid instalments, fixed payments, 1920			853 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied			253,688 50
Amount of balance due on fees			37 00
Total assets			<u>257,028 62</u>

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	5,396.83	
Cash received for application fees		\$ 602 00
" fixed payments of 1920		13,904 35
" fixed payments of prior years		600 55
" interest		196 17
Total receipts		<u>\$15,303 07</u>

Expenditure.**Expenses of management:**

Amount paid for commission	\$	747 60
" law costs		45 00
" investigation of claims		80 00
" travelling expenses		50 00
" salaries, directors' and auditors' fees		1,335 50
" stationery, printing, advertising		215 16
" postage, telephone, telegrams and express		146 79
" rent		53 00

"	taxes	21 06
"	statutory assessment and license	45 33
"	fire marshal tax	45 47
"	all other	55 10
Total expenses of management		\$ 2,840 01
Miscellaneous payments:		
Amount paid for losses which occurred during 1920		14,781 47
" rebate		628 40
Total expenditure		<u>\$18,249 88</u>

CURRENCY OF RISKS

Amount covered by Policies in force 31st December, 1920.

	Four years.
Mutual	\$6,334,130 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	1949	\$5,834,375 00
Policies new and renewed during 1920	596	2,100,340 00
Gross number and amount in force during 1920.....	2545	\$7,934,715 00
Less expired and cancelled in 1920	590	1,600,585 00
Net risks in force 31st December, 1920	1955	<u>\$6,334,130 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$285,908 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	253,688 50
Amount of premium notes received during the year 1920	95,014 00

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884

Names and addresses of the Directors and Officers for the year 1921:

Directors:

James G. Calder	Thamesford.
John Muterer	Ingersoll.
John Bolton	St. Mary's.
Alex. Smith	Embro.
R. A. Matheson	Embro.
James Green	Embro.
William Smith	Woodstock.
F. G. Webber	Woodstock.
John C. McPherson	St. Mary's.

Officers:

James G. Calder, President	Thamesford.
John Muterer, Vice-President	Ingersoll.
H. W. Sutherland, Secretary-Treasurer	Embro.

Auditors:

E. L. Sutherland	Embro.
Geo. McIntosh	Embro.

Unassessed premium note capital \$51,246 06.

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash in Royal Bank, Embro	\$1,039 54
Amount unpaid of assessment of 1920	213 55
Amount unpaid of assessment, prior years	64 30
Amount of premium notes in force, after deducting all payments thereon and assessments levied	51,246 06
Total assets	<u>\$52,563 45</u>

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$ 204.04	
Cash received from assessment during 1920		\$2,650 78
" assessments in prior years		240 35
" other		23 00
Total receipts		<u>\$2,914 13</u>

Expenditure.**Expenses of management:**

Cash paid for agents' commissions	\$178 00
" printing, stationery and advertising	26 75
" statutory assessment and license	15 55
" travelling expenses	27 00
" rent	23 00
" salaries, directors' and auditors' fees	459 40
" postage, telephones, telegrams and express	19 00

"	investigation and adjustment of claims	16 00
"	fire marshal	10 83
"	other expenses	10 30
Total expenses of management		<u>\$785 83</u>
Miscellaneous payments:		
	Cash paid for losses which occurred during 1920	1,050 10
"	re-insurance	239 20
"	rebate	3 50
Total expenditure		<u>\$2,078 63</u>

CURRENCY OF RISKS

Amount covered by Policies in force 31st Decemebr, 1920.

	Three years
Mutual system	\$1,675,315 00
Less re-insurance	80,400 00
Net risks in force at 31st December, 1920	<u>\$1,594,915 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	630	\$1,526,145 00
Policies new and renewed during 1920	245	683,450 00
Gross number and amount in force during 1920	875	2,209,595 00
Less expired and cancelled in 1920	230	534,280 00
Net risks in force 31st December, 1920	645	<u>1,675,315 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$61,629 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	51,246 06
Amount of premium notes received during the year 1919	25,080 00
Payments on premium notes of 1919, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1919	2,891 13

PEEL AND MAYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 15th July, 1887.

Names and addresses of the Directors and Officers for the year 1921:

Directors:

Alex. Duff	Drayton.
Henry Barkwell	Wallenstein.
Robert McArthur	Moorefield.
Wm. Newstead	Moorefield.
Jno. C. Dixon	Moorefield.
T. B. Farrell	Arthur.
Wm. Murdock	Palmerston.
P. J. Cunningham	Grand Valley.
Jesse Jack	Moorefield.
I. J. Murphy	Orangeville.
I. D. Whale	Alma.
Jas. Hiteley	Listowel.

Officers:

Alex. Duff, President	Drayton.
Henry Barkwell, Vice-President	Wallenstein.
James McEwing, Secretary-Treasurer	Drayton.

Auditors:

James Greive	Moorefield.
Jas. E. McDougall	Alma.

Unassessed premium note capital \$191,891 60.

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash value of real estate	\$ 2,000 00
" value of war loan	5,000 00
" in Royal Bank, Drayton	413 56
Amount unpaid of fixed payments of 1920	969 70
Amount unpaid of fixed payments due prior to 1920 (not extended)	
..... \$ 89.65	
Amount of premium notes in force, after deducting all payments thereon	
and assessments levied	191,891 60
Amount of office furniture (not extended)	\$200.00
Total assets	<u>\$200,274 86</u>

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$420.87	
Cash received as fixed payments of 1920		\$23,180 35
" as fixed payments of prior years		886 60
" for interest		536 85
" rent		23 00
" realizing of investments (not extended)..	\$4,740.00	
Total receipts		<u>\$24,626 80</u>

Expenditure.

Expenses of management:

Cash paid for agents' commission and fees.....	\$1,657 50
" statutory assessment and license fee	75 71
" fire marshal tax	67 76
" printing, stationery and advertising	352 56
" interest	165 00
" salaries, directors' and auditors' fees	1,571 00
" investigation and adjustment of claims	406 50
" postage, telephone, telegrams and express	144 15
" rent and insurance	2 00
" taxes	97 09
" fuel and light	95 69
" travelling expenses	27 00
" bank commission	66 55
" other expenditure	92 05
Total expenses of management	\$4,820 56

Miscellaneous payments:

Cash paid for losses which occurred during 1920	20,765 00
" rebate, abotements and returned premiums.....	788 55
" repayment of loans	3,000 00

Total expenditure	<u>\$29,374 11</u>
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CURRENCY OF RISKS

Amount covered by Policies in force 31st December, 1920.

Mutual	Four years. \$11,935,945 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	3613	\$10,229,200 00
Policies new and renewed during 1920	1326	5,157,125 00
Gross number and amount in force during 1920	4939	\$15,386,325 00
Less expired and cancelled in 1920	1254	3,450,380 00
Net risks in force 31st December, 1920	3685	<u>\$11,935,945 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

Amount of face of all premium notes held by Company and legally liable to assessment	Four years. 239,449 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	191,891 60
Amount of premium notes received during the year 1920	104,594 00
Cash paid up to 31st December, 1920	23,180 35
Notes for fixed payments, or assessments unpaid at 31st December,	960 70

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

Names and addresses of the Directors and Officers for the year 1921:

Directors:

Moses Johnstone	Malton.
Alex. Armstrong	Brampton.
John Gardhouse	Weston.
John Cunningham	Norval.
Thomas Bryans	Malton.
James Laidlaw	Brampton.
Henry Walker	Malton.
Geo. A. Cameron	Cataract.
Jas. H. Rutherford	Caledon East.

Officers:

Moses Johnstone, Vice-President	Malton.
Alex. Armstrong, Vice President	Brampton.
J. J. Stewart, Secretary-Treasurer	Brampton.

Auditors:

John Sinclair	Brampton.
W. J. Beatty	Brampton.

Unassessed premium note capital, \$384,668.25.

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash value of mortgages		\$ 16,600 00
“ in Merchants Bank, Brampton	\$ 4,681.26	
“ Dominion Bank, Brampton	4,559.01	9,240 27
“ agents' hands		1,952 05
Amount unpaid of fixed payments of 1920		163 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$384,668.25	
Less residue of premium notes given for re-insurance	9,145.00	375,523 25
Amount of office furniture (not extended)	\$ 250.00	
Total assets		<u>\$403,478 67</u>

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	8,292.46	
Cash received as fixed payments of 1920		\$36,488 35
“ fixed payments for prior years		53 60
“ for interest		1,149 05
“ agents' balances of 1919 received in 1920		1,493 30
“ re-insurance payments		3,000 00
“ other sources		104 00
Total receipts		<u>\$42,288 30</u>

Expenditure.**Expenses of management:**

Cash paid for agents, commissions	\$ 1,620 25
“ salaries, directors' and auditors' fees	2,389 70
“ law costs	37 60

"	statutory assessment and license fee	93 33
"	fire marshal tax	105 22
"	rent	224 50
"	taxes	72 45
"	printing, stationery and advertising	223 50
"	investigation and adjustment of claims	274 65
"	postage, telephone, telegrams and express	228 95
"	for other expenses	397 45
Total expenses of management		<u>\$ 5,667 60</u>
Miscellaneous payments:		
	Cash paid for losses which occurred prior to 1920	2,360 00
"	losses which occurred during 1920	30,670 40
"	rebate	1,640 30
"	re-insurance	1,002 70
Total expenditure		<u><u>\$41,341 00</u></u>

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1920.

	Three years.	Four years.	Total.
Mutual	\$9,098,679 00	\$4,831,170 00	\$13,929,849 00
Re-insurance	347,900 00		
Net risks, December 31st, 1920	<u>\$8,750,779 00</u>	<u>\$4,831,170 00</u>	<u>\$13,581,949 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	4541	\$12,783,436 00
Policies new and renewed during 1920	1609	5,212,819 00
Gross number and amount in force during 1920	6150	\$17,996,255 00
Less expired and cancelled in 1920	1537	4,066,406 00
Net risks in force 31st December, 1920	<u>4613</u>	<u>\$13,929,849 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1920.

	Three-year risks	Four-year risks	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$307,224.65	\$163,365.25	\$470,589 90
Amount of all premium notes on Policies in force 31st December, 1920, after deducting all payments thereon and assessments levied	248,807.20	135,861.05	384,668 25
Amount of premium notes received during the year 1920	122,937.95	53,628.95	176,566 90
Payments on premium notes of 1920, including all sums credited on said premium notes:			
Cash paid up to 31st December, 1920			27,440 35

PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALFRED.

Commenced business 5th August, 1901

Names and addresses of the Directors and Officers for the year 1921:

Directors:

Samuel Parisien, President	Alfred.
Ulric Daoust	Plantagenet.
Daniel Charbonneau	Alfred.
Felix Lajeunesse	Caledonia Springs.
Victor Bouthillier	Alfred Station.
Emile Peladeau	L'Original.

Officers:

Samuel Parisien, President	Alfred.
Ulric Daoust, Vice-President	Plantagenet.
B. G. Parisien, Secretary-Treasurer	Alfred.

Auditors:

J. B. Labrosse	Alfred.
Jos. Miron	Alfred.

Unassessed premium note capital, \$151,563.99.

Statement for the Year Ending 31st December, 1920.**Assets.**

Municipal debentures		\$ 6,544 99
Cash on hand at head office	\$ 115.08	
“ in Bank of Hochelaga, L'Original	213.40	
“ in Union Bank, Plantagenet	34.97	
“ in Provincial Bank, Alfred	8,198.68	8,562 13
Amount unpaid of fixed payments of 1920		191 70
Amount of premium notes in force, after deducting all payments thereon and assessments levied	152,857.49	
Less residue of premium notes given for re-insurance	1,273.50	151,563 99
Total assets		<u>\$166,862 81</u>

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$3,786.69	
Cash received for fixed payments due in 1920		\$17,382 26
“ fixed payments due in prior years		88 60
“ interest		657.73
“ principal of debentures (not extended)	\$1,466.50	
Total receipts		<u>18,128 59</u>

Expenditure.**Expenses of management:**

Amount paid for commission to agents	\$	45 10
“ fuel and light		10 00
“ investigation and adjustment of claims		155 00
“ rent of vault		50 00
“ statutory assessment and license fee		47 11
“ printing, stationery and advertising		170 70

"	salaries, directors' and auditors' fees.....	923 00
"	postage, telegrams and express	163 32
"	Underwriters' Association and delegate	8 00
"	fire marshal tax	55 70
"	office books	18 00
Total expenses of management		\$ 1,645 93
Miscellaneous payments:		
Cash paid for losses which occurred during 1920		12,258 99
"	rebates	490 23
"	re-insurance	424 50
Total expenditure		<u>\$14,819 65</u>

CURRENCY OF RISKS

Amount covered by Policies in force 31st December, 1920.

	Three years.
Mutual	\$6,428,610 00
Re-insurance	56,600 00
Net risks December 31st, 1920	<u>6,372,010 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	3098	\$6,073,405 00
Policies new and renewed during 1920	1078	2,371,305 00
Gross number and amount in force during 1920	4176	\$8,444,710 00
Less expired and cancelled in 1920	1085	\$2,016,100 00
Net risks in force 31st December, 1920	3091	<u>\$6,428,610 00</u>

CLASSIFICATION OF RISKS:

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$191,160 30
Amount of all premium notes, after deducting all payments thereon and assessments levied	152,837 49
Amount of premium notes received during the year 1920	71,130 15
Payments on the premium notes of 1920, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1920	12,684 17

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

Names and addresses of the Directors and Officers for the year 1921:

Directors:

Wm. J. Little	Hespeler.
Wm. H. Schultz	Puslinch.
Donald Stewart	Puslinch.
Thos. Doyle	Guelph.
Alexander Smith	Hespeler.
Peter Iles	Guelph.
John McKenzie	M. ftat.
D. A. McLean	Puslinch.
Hector Gilchrist	Puslinch

Officers:

Wm. J. Little, President	Hespeler.
Wm. H. Schultz, Vice-President	Puslinch.
Jno. Rae, Secretary-Treasurer	Puslinch.

Auditors:

Jno. A. Wilkinson	Puslinch.
John A. Cockburn	Puslinch.

Unassessed premium note capital, \$57,425.64.

Statement for the Year Ending 31st December, 1920.

Assets.

Cash on hand, head office	\$ 11645	
Cash on deposit in Bank of Commerce, Guelph	4,877.97	
Cash on deposit in Bank of Toronto, Morriston	2,625.06	\$7,619 48
Amount of premium notes in force, after deducting all payments thereon and assessments levied		57,425 64
Amount unpaid of assessments of 1920		399 28
Amount unpaid of assessments of prior years	\$60.00	
Office furniture (not extended)	60.00	
Total assets		<u>\$65,440 40</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1919 (not extended).....	\$4,209.28	
Cash received at taking of application at Head Office		\$221 00
“ fixed payments levied in 1920		4,744 08
“ assessment of 1920		2,481 67
“ assessments of prior years		222 18
“ interest		74 23
Total receipts		<u>\$7,743 16</u>

Expenditure.

Expenses of management:		
Amount paid for investigation of claims		\$54 00
“ statutory assessment and license fee		19 51

"	fire marshal tax	10 64
"	travelling expenses	14 00
"	printing, stationery and advertising	56 85
"	salaries, directors' and auditors' fees	781 00
"	postage, telephone, telegrams and express	54 10
"	other expenses	22 85
Total expenses of management		<u>\$1,012 95</u>
Miscellaneous payments:		
	Amount paid for losses which occurred during 1920	3,271 65
	" rebate	48 36
Total expenditure		<u><u>4,332 96</u></u>

CURRENCY OF RISKS

Amount covered by Policies in force 31st December, 1920.

Mutual	Three years. \$2,099,665 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	731	\$2,099,665 00
Policies new and renewed during 1920	244	803,270 00
Gross number and amount in force during 1920	975	\$2,902,935 00
Less expired and cancelled in 1920	270	764,260 00
Net risks in force 31st December, 1920	705	<u><u>\$2,138,675 00</u></u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$72,032 15
Amount of all premium notes, after deducting all payments thereon and assessments levied	57,425 64
Amount of premium notes received during the year 1920	32,130 80

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880

Names and addresses of the Directors and Officers for the year 1921:

Directors.

W. B. Switzer	Binbrook.
C. C. Pettit	Fruitland.
Joseph J. Fletcher	Hannon.
F. Ecker	Hannon.
D. B. Calbrick	Winona.
C. S. Bird	Hamilton.
A. E. Smuck	Glanford.
Joseph M. Stewart	Grimsby.
G. B. Smith	Ancaster.

Officers:

W. B. Switzer, President	Glanford.
C. C. Pettit, Vice-President	Fruitland.
Chas. Ira Stewart, Secretary-Treasurer	Hannon.

Auditors:

A. E. Walker	Bartonville.
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Unassessed premium note capital, \$169,244.77.

Statement for the Year Ending 31st December, 1920.

Assets.

Canada War Loan	\$	15,000 00
Cash value of real estate		400 00
Amount of cash on hand at head office	\$	382.25
Actual cash in Royal Bank, Stoney Creek	2,936.10	3,318 35
Amount unpaid of assessments levied during 1920		759 83
Amount of unpaid assessments of previous years		203 99
Amount of premium notes in force after deducting all payments thereon and assessments levied		169,244 77
Total assets		<u>\$188,926 94</u>

Liabilities.—None.**Receipts.**

		Three-year risks.
Cash balance at 31st December, 1919 (not extended)	\$2,559.34	
Cash received for assessments which were levied in 1920		\$8,143 15
“ assessments which were levied before 1920		648 23
“ interest		890 19
“ transfer fees		7 50
Total receipts		<u>\$9,689 07</u>

Expenditure.

Expenses of management:	
Amount paid for agents' fees	346 00
“ printing, stationery and advertising	152 28

"	statutory assessment and license fee	32 09
"	salaries, directors' and auditors' fees	1,357 80
"	postage, telephone, telegrams and express	115 00
"	taxes	4 53
"	other expenses	16 00
"	law costs	75 24
"	interest	45 30
"	fire marshal tax	24 02
Total expenses of management		<u>\$2,168 26</u>
Miscellaneous payments:		
	Cash paid for losses which occurred during 1920	6,743 58
	" rebate	18 22
Total expenditure		<u><u>\$8,930 06</u></u>

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1920.

	Three years.
Mutual	\$4,432,285 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	1537	\$3,919,485 00
Policies new and renewed during 1920	571	1,756,000 00
Gross number and amount in force during 1920	2108	\$5,675,485 00
Less expired and cancelled in 1920	505	1,243,200 00
Net risks in force at 31st December, 1920	1603	<u><u>\$4,432,285 00</u></u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1919

	Three years.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$185,841 64
Amount of all premium notes, deducting all payments thereon and assess- ments levied	169,244 77
Amount of premium notes received during the year 1920	<u>73,277 95</u>

SOUTHWOLD FARMER'S MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

Names and addresses of the Directors and Officers for the year 1921:

Directors:

W. A. Dewar	Port Stanley.
Chas. F. Heidt	Shedden.
Chas. F. Jackson	Port Stanley.
E'gar Silcox	Shedden.
John G. Chapman	St. Thomas.
Mungo McNab	Iona Station.

Officers:

W. A. Dewar, President	Iona Station.
Chas. F. Heidt, Vice-President	Shedden.
John H. Sells, Secretary-Treasurer	Shedden

Auditors:

Justin G. Moore	Shedden.
L. K. McCollum	Iona Station.

Unassessed premium note capital, \$82,006.48.

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash on hand at head office	\$	96.88	
" deposit in Sterling Bank, Shedden		444.61	
" deposit, Home Bank, Lawrence Station		1,097.50	
" deposit, Molsons Bank, St. Thomas		805.69	
" deposit, Merchants Bank, Fingal		820.32	
			\$3,265 00
Amount unpaid of assessments levied during 1920			755 44
Amount of premium notes in force, after deducting all payments thereon and assessments levied			82,006 48
Total assets			<u>\$86,026 92</u>

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$3,679.57	
Cash received for assessments levied in 1920		\$6,272 90
" assessments levied prior to 1920		640 08
" interest		28 95
Total receipts		<u>\$6,941 93</u>

Expenditure.**Expenses of management:**

Amount paid for agents' commission	\$118 00
" statutory assessment and license	20 52
" printing, stationery advertising	57 25
" salaries, directors' and auditors' fees	396 00
" postage, telephone, telegrams and express	36 56
" rent	12 00

"	tax for fire marshal	21 82
"	travelling expenses	16 00
"	other expenses	5 00
Total expenses of management		<u>\$683 15</u>
Miscellaneous payments:		
Amount paid for losses which occurred during 1920		6,672 05
rebate		<u>1 30</u>
Total expenditure		<u><u>\$7,356 50</u></u>

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1920.

Mutual	Four years. <u>2,406,615 00</u>
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MOVEMENT OF RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	774	2,245,075 00
Policies new and renewed during 1920	241	<u>820,640 00</u>
Gross number and amount in force during 1920	1015	3,065,715 00
Less expired and cancelled in 1920	245	<u>659,100 00</u>
Net risks in force 31st December, 1920	770	<u><u>2,406,615 00</u></u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

On Policies in force 31st December, 1920

PREMIUM NOTES.

Amount of face of all premium notes held by Company and legally liable to assessment	Four years. \$96,264 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	82,006 48
Amount of premium notes received during the year 1920	<u>32,825 60</u>

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business, 26th August, 1889.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

James Gardner	Owen Sound.
George Binnie	Priceville.
T. J. Harkness	Owen Sound.
A. S. Donald	Tara.
P. C. McGregor	Owen Sound.
Wm. McLoughry	Markdale.
Malcolm Cameron	Owen Sound.
A. C. Patterson	Blantyre.
William Breen	Kilsyth.
L. Beaton	Owen Sound.
Joseph Dobie	Chatsworth.
G. B. Carnahan	Meaford.
Neil McDonald	Owen Sound.
I. E. Bowes	Meaford.
J. A. Lemon	Silcote.

Officers:

James Gardner, President	Owen Sound.
George Binnie, Vice-President	Priceville.
T. J. Harkness, Manager	Owen Sound.

Auditors:

William Douglas	Owen Sound.
H. H. Burgess	Owen Sound.

Unassessed premium note capital, \$548,660.62.

Statement for the Year Ending 31st December, 1920.

Assets.

Cash value of real estate	\$	8,000 00
Cash value of mortgages		6,000 00
Canada War Loan		28,000 00
Actual cash on hand	\$	1,333 70
Cash in Owen Sound Loan and Savings Company		115 04
Cash in Merchants Bank, Owen Sound		2,103 96
Cash in Royal Bank, Owen Sound		565 16
		4,122 86
Cash in agents' hands		309 15
Amount unpaid of fixed payments of 1920		1,323 83
Amount of interest due and accrued		519 17
Notes or due bills less than one year overdue		49 53
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$	548,660 62
Less residue of premium notes given for re-insurance		16,354 74
Office furniture and safe (not extended)		500 00
		532,305 88
Total assets	\$	580,630 42

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$ 7,302 26	
Cash received as fixed payments of 1920	\$	49,058 06
" fixed payments of prior years		466 40
" interest		1,796 71
" re-insurance premiums		405 10
" rent		507 30
" other sources		54 54
" from realization of investment (not extended)	\$ 11,000 00	
Total receipts	\$	52,288 11

Expenditure.**Expenses of management :**

Amount paid for commission to agents	\$	3,467 33
" taxes		227 93
" investigation and adjustment of claims		315 15
" statutory assessment and license		133 53
" fire marshal tax		147 25
" travelling expenses		16 00
" printing, stationery and advertising		449 94
" salaries, directors' and auditors' fees, etc.		2,855 30
" postage, telephone, telegrams and express		498 51
" fuel and light		54 03
" Treasurer's bond		12 00
" association fee and expenses, delegate		10 00
" repairs		419 66
" other expenses		41 37
" interest		71 81
Total expenses of management	\$	8,719 86

Miscellaneous payments :

Cash paid for losses during 1920		34,186 80
" rebate		398 65
" re-insurance		870 60
" invested Canada war loan (not extended), ...		

Total expenditure \$ 44,175 91

CURRENCY OF RISKS,

Amount covered by Policies in force 31st December, 1920.

	Three years or less.
Mutual	\$21,159,488 00

Re-insurance.

Mutual	433,570 00
Net risks	\$20,725,918 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	8384	\$18,600,339 00
Policies new and renewed during 1920	3082	8,543,309 00
Gross number and amount in force during 1920	11,466	\$27,143,648 00
Less expired and cancelled in 1920	2,784	5,984,160 00
Net risks in force at 31st December, 1920	8,682	\$21,159,488 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1920.

	Three years or less.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$ 660,408 17
Amount of all premium notes after deducting all payments thereon and assessments levied	548,660 62
Amount of premium notes received during the year	254,878 50
Payment on premium notes of 1920, including all sums credited on said premium notes	22,142 37
Notes for fixed payments unpaid, 1920	49 53
Re-insurance.	
Amount of premium notes given for re-insurance	17,224 75
Less payments thereon	870 01
Residue of said premium notes for which the Company is still liable	16,354 74

TEMISKAMING MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW LISKEARD.

Commenced business 24th April, 1920.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

H. W. Cruickshanks	New Liskeard.
M. S. Beach	Milberta.
A. J. Kennedy	New Liskeard.
T. E. Cragg	Thornloe.
Wm. Beaupre	New Liskeard.
J. Bumstead	New Liskeard.
A. Poupore	Earlton.
J. Snider	Sutton Bay.
John Sharpe	Halleybury.

Officers :

H. W. Cruickshanks, President	New Liskeard.
M. S. Beach, Vice-President	Milberta.
J. W. Bolger, Secretary-Treasurer	New Liskeard.

Auditors :

P. R. Craven	New Liskeard.
W. F. Bolger	New Liskeard.

Unassessed premium note capital, \$2,293 19.

Statement for the Year Ending 31st December, 1920.

Assets.

Cash on hand at head office	\$ 154.61	
Cash on deposit in Union Bank, New Liskeard	750.06	
		\$ 904 67
Amount unpaid of assessments of 1920		151 50
Amount unpaid of Survey fees		10 50
Amount of premium notes in force after deducting all payments thereon and assessments levied		2,293 19
Total assets	\$	<u>3,359 86</u>

Liabilities.

Amount of Agents' Commissions unpaid	\$ 37 50
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Receipts.

Cash received for application or membership fees	\$ 109 50
“ fixed payments of 1920	1,479 73
“ interest	8 03
“ all other	20 03
Total receipts	\$ <u>1,617 29</u>

Expenditure.**Expenses of management :**

Amount paid for commissions to agents	\$	161 50
" incorporation expenses		117 55
" printing, stationery and books of account		185 65
" exchange		.17
" salaries, directors and auditors' fees		200 00
Total expense of management	\$	664 87

Miscellaneous payments :

Cash paid for rebate		47 75
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Total expenditure	\$	712 62
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CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1920.

Mutual	Three years. \$	129,939 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies taken during 1920	80	\$ 132,039 00
Less cancelled	2	2,100 00
Net risk in force at 31st December, 1920	78	\$ 129,939 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1920

Amount of face of all premium notes held by Company and legally liable to assessment	\$	3,898 17
Amount of all premium notes after deducting all payments therein and assessments levied		2,266 94

THUNDER BAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MURILLO, ONT.

Commenced business January 1st, 1918.

Names and addresses of the Directors and Officers for the year 1920.

Directors:

R. McKenzie	Murillo.
J. R. Hutchison	Slate River.
Thomas Hughes	Murillo.
A. W. Trewin	Slate River.
F. N. Carter	Murillo.
E. T. Ross	Port Arthur.

Officers:

R. McKenzie, President	Murillo.
J. R. Hutchison, Vice-President	Slate River.
A. McGillivray, Secretary-Treasurer	Slate River.

Auditors:

Chas. R. B. Hill	Murillo.
John W. McArthur	Murillo.

Unassessed premium note capital, \$9,645.49.

Statement for the Year Ending 31st December, 1920.

Assets.

Cash in Royal Bank, Fort William	\$	268 34
Amount unpaid of fixed payments of 1920		54 00
Amount of premium notes, after deducting all payments made thereon		9,645 49
Total assets	\$.	9,967 83

Liabilities.

Retained balance of premium note	\$	80 00
Amount of borrowed money		100 00
Total liabilities	\$	180 00

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$	743.94
Cash received at taking of application	\$	81 00
“ as fixed payments due in 1920		1,358 38
“ as fixed payments due in PRIOR year		27 50
“ retained balance of premium note		80 00
Total receipts	\$	1,546 88

Expenditure.

Expenses of management		
Cash paid to agents in fees	\$	81 00
“ statutory assessment and license fee		6 50
“ fire marshal tax		4 04
“ travelling expenses		2 00
“ salaries, directors' and auditors' fees		398 00

Cash paid for printing, stationery and advertising	\$	11 26
“ postage, telephones, telegrams and express		11 85
“ fee, Underwriters' Association and all other		12 00
Total expenses of management	\$	526 65
Miscellaneous payments :		
Cash paid for fire losses		1,466 20
“ rebates		29 63
Total expenditure	\$	2,022 48

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

Mutual ...)	\$	275,300 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	129	\$ 217,250 00
New policies written during 1920	54	87,950 00
Gross number and amount in force during 1920	183	\$ 305,200 00
Less cancelled in 1920	18	29,900 00
Net risks in force 31st December, 1920	165	\$ 275,300 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1920.

Amount of face of all premium notes held by Company and legally liable to assessment	\$	12,343 51
Amount of premium notes, after deducting all payments made thereon		9,645 49
Amount of premium notes received during the year 1920		3,957 75

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1897.

Names and addresses of the Directors and Officers for the year, 1920.

Directors:

W. E. Hambly	Waterford.
Jacob Goble	Waterford.
Safford C. Kitchen	Waterford.
Oscar McMichael	Waterford.
Elijah Hellyer	Waterford.
Isaac Wilcox	Wilsonville.
J. W. Wallace	Waterford.
E. P. Wilson	Waterford.
Oscar L. Haviland	Wilsonville.

Officers:

W. E. Hambly, President	Waterford.
Jacob Goble, Vice-President	Waterford.
James Ross, Secretary-Treasurer	Waterford.

Auditors:

F. W. Cline	Waterford.
R. C. McMichael	Waterford.

Unassessed premium note capital, \$53,780.49.

Statement for Year Ending 31st December, 1920.

Assets.

Cash on hand at Head Office	\$ 274 51	
Cash in Bank of Montreal, Waterford	204 49	
Cash in Merchants Bank, Waterford	53 43	
Cash in Molsons Bank, Simcoe	168 26	
		\$ 706 69
Amount of premium notes in force, after deducting all payments thereon and assessments levied		53,780 49
Amount of fixed payments of 1920 unpaid		194 10
Total assets		\$ 54,675 28

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$ 656 01	
Cash received at taking of applications		\$ 307 00
" as fixed payments of 1920		6,538 50
" as fixed payments due in prior years		91 56
" interest		6 49
Total receipts		\$ 6,943 55

Expenditure.**Expense of management:**

Amount paid to agents in fees	\$ 307 00
" for statutory assessment and license fee	19 70
" investigation of claims	23 50

Amount paid for printing, stationery and advertising	\$30 18
" salaries, directors' and auditors' fees	596 70
" postage, telegrams and express	49 50
" travelling expenses, Mutual Underwriters' fees ...	49 00
" fire marshal tax	22 46
" bond	5 00
" rent, telephone and service	34 01
Expenses of management	\$ 1,137 95
Miscellaneous payments :	
Amount paid for losses which occurred during 1920	5,645 21
" rebate	116 61
Total expenditure	<u>\$ 6,898 87</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

Mutual	\$ 2,189,540 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	868	\$ 2,126,790 00
Policies new and renewed during 1920	307	890,610 00
Gross number and amount in force during 1920	1,175	\$ 3,017,400 00
Less expired and cancelled in 1920	355	827,860 00
Net risks in force 31st December, 1920	820	<u>\$ 2,189,540 00</u>

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1920.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ 71,386 76
Amount of all premium notes, after deducting all payments thereon and assessments levied	53,780 40
Amount of premium notes received during the year 1920	27,044 55
Payments on premium notes of 1920, including all sums credited on said premium notes :	
Cash paid up to 31st December, 1920	2,704 46

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

Commenced business 28th June, 1876.

HEAD OFFICE, FARQUAR.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Wm. Brock	Granton.
John T. Allison	Exeter.
James McKenzie	Mitchell.
Robert Norris	Staffa.
J. L. Russell	Russeldale.
T. Ryan	Dublin.

Officers:

Wm. Brock, President	Granton.
John T. Allison, Vice-President	Exeter.
Wm. A. Turnbull, Secretary-Treasurer	Woodham.

Auditors:

John Kay	Cromarty.
J. S. Ballantyne	Hensall.

Unassessed premium note capital, \$198,877.55.

Statement for the Year Ending 31st December, 1920.

Assets.

Cash value of bonds, Canada War Loan	\$	1,000 00
Cash on hand at head office	\$	148 07
Cash in Bank of Commerce, Exeter		7,841 82
		7,989 89
Amount of unpaid assessments levied during 1920		586 65
Amount of premium notes in force after deducting all payments thereon and assessments levied		198,877 55
Total assets	\$	208,454 09

Liabilities.—None.

Amount of losses reported under adjustment	\$	110 00
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Receipts.

Cash balance at 31st December, 1919 (not extended)	\$	456 57
Cash received for assessments levied in 1920	\$	16,910 85
“ assessments levied before 1920		186 90
“ interest		55 00
“ borrowed during 1920		5,900 00
Total receipts	\$	23,052 75

Expenditure.

Expenses of management:

Cash paid for travelling expenses	\$	50 40
“ to agents in fees on application		210 50
“ investigation and adjustment of claims		116 30
“ statutory assessment and license		51 98

Cash paid for fire marshal tax	\$	32 50
" interest		190 05
" salaries, directors' and auditors' fees		788 42
" printing, stationery and advertising		115 94
" postage, telephones, telegrams and express		116 41
" rent		35 00
" legal and court costs		1 00
" other expenses		127 07
Total expenses of management	\$	1,835 27
Miscellaneous payments:		
Cash paid for losses which occurred during 1920		5,783 46
" rebate		.70
" repayment of loans		7,900 00
Total expenditure	\$	15,519 43

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

Mutual	Four years. \$ 7,610,355 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	2,449	\$ 6,795,880 00
Policies new and renewed during 1920	842	2,869,110 00
Gross number and amount in force during 1920	3,291	\$ 9,664,990 00
Less expired or cancelled in 1920	838	2,054,635 00
Net risks in force 31st December, 1920	2,453	\$ 7,610,355 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1920.

Amount of face of all premium notes legally liable to assessment	Four years. \$ 225,786 05
Amount of all premium notes, after deducting all payments thereon and assessments levied	198,877 55
Amount of premium notes received during the year 1920	85,325 75

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

J. B. McKenzie	Nanticoke.
John Mitchell	Jarvis.
J. N. Howard	Hagersville.
J. J. Parsons	Jarvis.
David McBurney	Jarvis.
J. W. Roulston	Hagersville.
Joseph Awde	Hagersville.
Geo. E. Pond	Nanticoke.
David Lindsay	Hagersville.

Officers :

J. B. McKenzie, President	Nanticoke.
John Mitchell, Vice-President	Jarvis.
George L. Miller, Secretary-Treasurer	Jarvis.

Auditors :

Jas. A. McKenzie	Jarvis.
James Williamson	Jarvis.

Unassessed premium note capital, \$96,457.30.

Statement for the Year Ending 31st December, 1920.

Assets.

Cash value of real estate	\$	2,500 00
Cash at head office	\$	49.27
Cash in Bank of Hamilton, Jarvis		9,737.38
		<u>9,786 65</u>
Cash in agents' hands		14 95
Amount unpaid of fixed payments of 1920		386 37
Amount unpaid of fixed payments of prior years (not extended) \$	93.72	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		96,457 30
Amount of office furniture (not extended)	\$150.00	
Total assets		<u>\$ 109,145 27</u>

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$	8,309.93
Cash received at taking of application :		
Held by agents for fees (not extended)		330.00
Cash received as fixed payments of 1920	\$	6,342 11
" fixed payments due in prior years		208 88
" for interest		234 39
" other		129 00
Total receipts		<u>\$ 6,914 38</u>

Expenditure.

Expenses of management :

Amount paid to agents in fees (not extended)	\$ 330.00	
Amount paid for taxes		\$ 42 13
" insurance		20 30
" investigation and adjustment of claims		15 50
" statutory assessment and license		22 84
" fire marshal tax		20 90
" law costs		100 00
" printing, stationery and advertising		68 22
" salaries, directors' and auditors' fees		809 10
" postage, telephone, telegrams and express		85 25
" fuel and light		25 00
" all other		16 60
Total expenses of management	\$	1,225 89

Miscellaneous payments :

Cash paid for losses which occurred during 1920		4,038 52
" rebate		173 25
Total expenditure	\$	5,437 66

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Four years.
Mutual	\$ 2,755,775 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	818	\$ 2,580,490 00
Policies new and renewed during 1920	214	847,530 00
Gross number and amount in force during 1920	1032	\$3,428,020 00
Less expired and cancelled during 1920	233	672,245 00
Net risks in force 31st December, 1920	799	2,755,775 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1920.

	Four-year Risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$ 112,304 37
Amount of all premium notes, after deducting all payments thereon and assessments levied	96,457 30
Amount of premium notes received during the year 1920	34,487 27
Payments on premium notes of 1920, including all sums credited on said premium notes :	
Cash paid up to 31st December, 1920	2,057 80

(NORTH) WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

Names and addresses of the Directors and Officers for the year 1921.

Directors :

John H. Campbell	Crosshill.
J. W. Hartleib	Bamberg.
Len Master	New Hamburg.
J. M. Burnett	Elora.
Samuel Cassel	Kitchener.
L. Bowman	Conestogo.
J. C. Hallman	Petersburg.
Joseph B. Hagey	Preston.
J. Stauffer	Waterloo.
Sam E. Shantz	Kitchener.
Jos. H. Woods	Elmira.

Officers :

John H. Campbell, President	Crosshill.
J. W. Hartleib, Vice-President	Bamberg.
J. Stauffer, Manager	Waterloo.

Auditors :

M. S. Snyder	Waterloo.
Isaac Hilborn	Elmira.

Unassessed premium note capital, \$864,873.55.

Statement for Year Ending 31st December, 1920.**Assets.**

Amount of mortgages	\$ 14,700 00
Amount of bonds, Dominion of Canada War Loan	20,000 00
Cash on hand at head office	\$ 59.00
Cash in Molsons Bank, Waterloo	7,667.90
Cash in Bank of Toronto, Waterloo	8,124.96
	15,851 86
Amount unpaid of assessment levied during 1920	2,532 00
Amount unpaid of assessments levied in prior years	74 55
Amount of premium notes in force, after deducting all payments thereon and assessments levied	864,873 55
Interest due and accrued	631 59
Office furniture (not extended)	\$ 450 00
Total assets	\$ 918,663 55

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$ 9,072.37
Cash received for assessments levied in 1920	\$ 23,624 07
“ assessments levied in years prior to 1920	1,391 01
“ interest	2,109 93
Cash borrowed during 1920	2,000 00
“ all other	9 15
“ from investments (not extended)	\$ 2,400.00
Total receipts	\$ 29,137 16

Expenditure.**Expenses of management :**

Amount paid for agents' commission	\$	2,000 50
" rent		186 25
" investigation and adjustment of claims		67 00
" statutory assessment and license fee		114 56
" printing, stationery and advertising		230 55
" salaries, directors, and auditors, fees		2,648 30
" postage, telephone, telegrams and express		300 91
" travelling expenses		93 59
" fire marshal tax		73 19
" collecting assessments		117 26
" underwriters' fees		10 00
" taxes		18 72
" interest		20 75
" other expenses		50 46
Expenses of management	\$	5,931 80

Miscellaneous payments :

Cash paid for losses which occurred during 1920		16,793 37
" rebate		32 50
" repayment of loans		2,000 00
Total expenditure	\$	24,757 67

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Four years.
Mutual	\$ 18,247,208 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	5,691	\$ 15,848,423 00
Policies new and renewed during 1920	1,860	7,112,985 00
Gross number and amount in force during 1920	7,551	\$ 22,961,408 00
Less expired or cancelled in 1920	1,757	4,714,200 00
Net risks in force 31st December, 1920	5,794	\$ 18,247,208 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES.

On, Policies in force 31st December, 1920.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$ 915,763 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	864,873 55
Amount of premium notes received during the year 1920	353,147 00
Payments on the premium notes of 1920, including all sums credited on said premium notes :	
Cash paid up to 31st December, 1920.	\$ 23,624 67

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13th May, 1879.

Names and addresses of the Directors and Officers for the year 1921.

Directors :

Timothy Griffin	Lucknow.
Wm. McQuillin	Lucknow.
Alexander Nicholson	Lucknow.
Wm. P. Reed	Lucknow.
John A. McKenzie	Kincardine.
James Girvin	Goderich.
H. L. Salkeld	Goderich.
W. J. Thompson	Auburn.
Isaac Hetherington	Sheppardton.

Officers :

Timothy Griffin, President	Lucknow.
Wm. McQuillin, Vice-President	Lucknow.
Thomas G. Allan, Secretary	Dungannon.
Thomas Stothers, Treasurer	Dungannon.

Auditors :

John Wilson	Auburn.
W. A. Wilson	Lucknow.

Unassessed premium note capital, \$342,966.61.

Statement for Year Ending 31st December, 1920.**Assets.**

Canada War Loan	\$	18,600 00
Actual cash on hand at head office	\$	64.17
Actual cash in Sterling Bank, Dungannon		12,588.92
		12,653 09
Amount unpaid of fixed payments of 1920		507 35
Interest due and accrued		243 33
Amount of premium notes in force after deducting all payments thereon and assessments levied	\$342,966.61	
Less residue of premium notes given for re-insurance	16,724.04	326,242 57
Total assets	\$	<u>358,246 34</u>

Liabilities.—None.**Receipts.**

Cash balance at 31st December, 1919 (not extended)	\$	6,442.93
Cash received for fixed payments of 1920	\$	19,331 19
“ fixed payments due in prior years		130 70
“ interest		1,225 16
“ all other		44 35
“ re-insurance on losses		12 50
Cash received from realization of investments (not extended)	\$11,640.00	
Total receipts	\$	<u>20,743 90</u>

Expenditure.

Expenses of management :

Amount paid for commission	\$	1,328 00
“ rent		101 00
“ fire marshal tax		52 75
“ statutory assessment and license		58 27
“ printing, stationery and advertising		133 48
“ salaries, directors' and auditors' fees		1,745 00
“ postage, telephone, telegrams and express		210 42
“ travelling expenses		207 10
“ investigation of claims		248 55
“ all other		50 20
“ interest		67 81
“ fuel and light		50 00

Total expenses of management \$ 4,252 58

Miscellaneous payments :

Cash paid for losses which occurred prior to 1920	50 00
“ losses which occurred during 1920	6,487 71
“ rebate	725 52
“ for investments (not extended)\$ 13,950 00	
“ re-insurance	707 93

Total expenditure \$ 12,223 74

CURRENCY OF RISKS.

	Four years.
Mutual	\$ 9,070,950 00
Re-insurance on Mutual system	348,417 50
Net risks actually carried by company at 21st December 1920	\$ 8,722,532 50

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	3,409	\$ 7,705,325 00
Policies new and renewed during 1920	1,493	4,113,995 00
Gross number and amount in force during 1920	4,902	\$11,819,320 00
Less expired and cancelled in 1920	1,088	2,748,370 00
Net risks in force 31st December, 1920	<u>3,814</u>	<u>\$ 9,070,950 00</u>

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1920.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ 362,838 00
Amount of premium notes, after deducting all payments thereon and assessments levied	342,966 61
Amount of premium notes received during the year 1920	164,559 80
Payments on the premium notes of 1920, including all sums credited on said premium notes, viz. :	
Cash paid up to December 31st, 1920	8,227 99

WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WILTON GROVE, LOT 11, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

Names and addresses of the Directors and Officers for the year 1921.

Directors :

David Lawson	Wilton Grove.
George Land	Wilton Grove.
H. M. Davis	Lambeth.
G. Jackson	Wilton Grove.
M. Hooper	Lambeth.
Duncan McDougal	Glanworth.

Officers :

David Lawson, President	Wilton Grove.
George Land, Vice-President	Wilton Grove.
R. S. Nichol, Secretary-Treasurer	Glanworth.

Auditors :

Harry Poole	Lambeth.
W. E. Grieve	Wilton Grove.

Unassessed premium note capital, \$82,750.55.

Statement for Year Ending 31st December, 1920.**Assets.**

Cash value of debentures and Trust Company Investment receipts	\$	20,959 01
Cash on deposit at Head Office	\$	33.19
Cash in Royal Bank, Lambeth, Ont.		38.37
Cash in Huron and Erie Mortgage Corporation, London, Ont. ..		14.72
Cash in Molsons Bank, London, Ont.		250.92
Cash in Home Bank, London, Ont.		3.41
Cash in Molsons Bank, Glanworth		134.03
		<u>474 64</u>
Amount of premium notes in force, after deducting all payments thereon and assessments levied		82,750 55
Total assets	\$	<u>104,184 20</u>

Liabilities.—None.

Amount due Secretary-Treasurer, salary, 1920	\$	350 00
Total liabilities	\$	<u>350 00</u>

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$1,746.47	
Cash received for fixed payments of 1920	\$	7,067 53
" interest		1,436 43
" from matured debentures (not extended) ..	236.33	
Total receipts	\$	<u>8,503 96</u>

Expenditure.**Expenses of management :**

Amount paid for agents' commissions	\$	225 00
" statutory assessment and license		24 47
" fire marshal tax		20 97
" salaries, directors' and auditors' fees		530 00
" travelling		34 00
" investigation of claims		60 00
" rent		12 00
" printing, stationery and advertising		56 29
" postage, telephones, telegrams and express		38 55
" other expenses		12 65

Total expenses of management \$ 1,013 93

Miscellaneous payments :

Cash paid for losses which occurred during 1920	7,997 29
" rebates and returned premiums	1,000 90

Total expenditure \$ 10,012 12

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Three years.
Mutual \$ 3,127,015 00	

MOVEMENT IN RISKS.**Mutual System.**

	Number.	Amount.
Policies in force 31st December, 1919	1,030	\$ 2,816,180 00
Policies new and renewed during 1920	442	1,444,480 00
Gross number and amount in force during 1920	1,472	\$ 4,260,660 00
Less expired and cancelled in 1920	435	1,133,645 00
Net risks in force 31st December, 1920	1,037	<u>\$ 3,127,015 00</u>

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Three-year Risks.
Amount of face of all premium notes legally liable to assessment	\$ 93,810 45
Amount of all premium notes, after deducting all payments thereon and assessments levied	82,750 55
Amount of premium notes received during the year 1920	43,334 40
Payments on premium notes of 1920, including all sums credited on said premium notes :	
Cash paid up to 31st December, 1920	2,889 96

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th of August, 1875.

Names and addresses of the Directors and Officers for the year 1921.

Directors :

Wm. McCallum	Ailsa Craig.
Alex F. Ross	Parkhill.
Neil P. McIntyre	Ailsa Craig.
Neil Chisholm	Parkhill.
Alex. McLeish	Parkhill.
W. H. McLeish	Kerwood.
R. Brook	Strathroy.
John Morrison	Parkhill.
Neil Galbraith	Parkhill.

Officers :

Wm. McCallum, President	Ailsa Craig.
Alex. F. Ross, Vice-President	Parkhill.
John A. McLeish, Secretary-Treasurer	Kerwood.

Auditors :

Ambrose Topping	Kerwood.
Dougald Campbell	Ailsa Craig.

Unassessed premium note capital, \$27,062.09.

Statement for Year Ending 31st December, 1920.

Assets.

Canada War Loan Bonds	\$	5,000 00
Cash on hand at head office	\$	198.79
" Standard Bank. Arcona		882.39
		1,081 18
Amount unpaid, fixed payments of 1920		167 02
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$	27,062.09
Less residue given for re-insurance		294.74
		26,767 35
Office furniture (not extended)		
Total assets	\$	33,015 55

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$	544.92
Cash received as fixed payments of 1920	\$	2,545 79
" fixed payments of prior years		132.39
" interest during 1920		335 21
" transfer fees		50
Total receipts	\$	3,013 89

Expenditure.

Expenses of management :

Amount paid for commission	\$	80 50
" rent		3 00

Amount paid for statutory assessment and license	\$	11 54
“ fire marshal		8 07
“ investigation and adjustment of claims		8 00
“ printing, stationery and advertising		127 81
“ salaries, directors' and auditors' fees		190 00
“ postage, telephone, telegrams and express		17 50
“ other		6 65
“ law fees		8 00
Expenses of management	\$	461 07
Miscellaneous payments :		
Cash paid for losses which occurred during 1920		1,950 13
“ rebate		18 80
“ re-insurance		47 63
Total expenditure	\$	<u>2,477 63</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920,

	Three years.
Mutual	\$ 1,071,970 00
Re-insurance, Mutual System	13,100 00
Net risks	<u>\$ 1,058,870 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	476	\$945,355 00
Policies new and renewed during 1920.....	188	432,789 00
Gross number and amount in force during 1920.....	644	\$1,378,144 00
Less expired and cancelled in 1920	163	306,174 00
Net risks in force 31st December, 1920	501	<u>\$1,071,970 00</u>

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES.

On Policies in force 31st December, 1920.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ 32,159 10
Amount of all premium notes, after deducting all payments thereon and assessments levied	27,062 09
Amount of premium notes received during the year	<u>12,983 67</u>
Amount of premium notes given by Company for re-insurance.....	393 00
Less payments made thereon	<u>98 26</u>
Residue of said notes for which the Company is still liable	294 74

YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

Names and addresses of the Directors and Officers for the year 1921.

Directors :

C. E. Locke	St. Thomas.
Geo. Russell	St. Thomas.
Seth. W. Zavitz	St. Thomas.
R. Marlatt	Union, Ont.
Neil Curtis	St. Thomas.
G. Westlake	St. Thomas.

Officers :

Neil Curtis, President	St. Thomas.
Geo. Russell, Vice-President	St. Thomas.
A. E. Bucke, Secretary-Treasurer	St. Thomas.

Auditors :

Andrew Mills	St. Thomas.
A. J. Gloin'	Yarmouth Centre.

Unassessed premium note capital, \$68,985.05.

Statement for the Year Ending 31st December, 1920.**Assets.**

Actual cash on hand at head office		
Cash on deposit to the Company's credit, but not drawn against, in Southern Loan and Savings Company, St. Thomas	\$	3,247 32
Amount of unpaid assessments levied during 1920		3 50
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$68,985.05	
Less residue of premium notes given by the company for re- insurance	501.19	68,483 86
Total assets	\$	71,734 68

Liabilities.

Amount of reported loss	20 00
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Receipts.

Cash balance at 31st December, 1919 (not extended)	\$	1,717.29
Cash received at taking of application, held by agents (not extended)		172.50
" as fixed payments of 1920	\$	2,776 74
" assessments levied prior to 1920		92 72
" interest		87 77
" as transfer fees		22 50
" other sources		.88
Total receipts	\$	2,996 86

Expenditure.

Expenses of management:

Cash paid agents at application (not extended)	\$	172.50	
Amount paid for travelling expenses	\$		15 00
“ statutory assessment and license			22 08
“ fees to directors			86 50
“ rent			5 50
“ printing, stationery and advertising			15 00
“ salaries, directors' and auditors' fees			564 00
“ investigation and adjustment of claims			14 00
“ postage, telephone, telegrams and e			
“ other expenses			9 50
“ fire marshal tax			20 05
Total expenses of management	\$		780 51

Miscellaneous payments:

Cash paid for losses which occurred during 1920			576 45
“ rebate			64 31
“ re-insurance			45 56
Total expenditure	\$		1,466 83

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Three years and under.
Mutual	\$ 2,625,655 00
Less re-insurance	18,225 00
Net amount of risks December, 1920	\$ 2,607,430 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount
Policies in force 31st December, 1919	941	\$ 2,470,790 00
Policies new and renewed during 1920	349	1,127,240 00
Gross number and amount in force during 1920	1,290	\$ 3,598,030 00
Less expired and cancelled during 1920	386	972,375 00
Net risks in force 31st December, 1920	904	\$ 2,625,655 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES.

On policies in force 31st December, 1920.

	Three years and under.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$ 78,617 26
Amount of all premium notes, after deducting all payments thereon and assessments levied	68,985 05
Amount of premium notes received during the year 1920	33,720 95
Payments on the premium notes of 1920, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1920	2,792 99

PURELY MUTUAL FIRE COMPANIES

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURES

PURELY MUTUAL FIRE INSURANCE COMPANIES.
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1920

Name of Company.	Real estate cash value.	Mortgages, bonds, debentures and other securities.	Cash.	Agents' balances.	Fixed payments of 1920 unpaid.	Fixed payment and assessment of prior years.	Unassessed premium note capital.	Interest due and accrued.	Short date notes.	All other assets.	Total assets.	
	£	£	£	£	£	£	£	£	£	£	£	
1 Algoma Mutual.....		10,600 00	6,236 98				39,229 92	30 00			56,096 90	1
2 Amherst Island.....		5,600 00	705 69				11,588 52				17,894 21	2
3 Ayr Farmers'.....			4,986 83		846 94	101 45	235,811 90				241,747 12	3
4 Bay of Quinte.....			1,537 87				44,021 95				45,723 52	4
5 Bertie and Willoughby.....			605 25				107,878 12				108,837 98	5
6 Blanshard.....		1,000 00	13,132 44		191 36		86,929 24				101,253 04	6
7 Blenheim, North.....			7,937 16		485 25		125,594 65				134,017 06	7
8 Brant County.....		7,000 00	5,952 63		952 51		126,837 80				143,742 94	8
9 Canadian Millers.....		313,017 79	12,774 91		448 90		95,956 15	7,179 59			429,377 34	9
10 Caradoc Farmers'.....			8,948 10		65 34		82,360 53				91,373 97	10
11 Clinton Township.....		5,000 00	6,175 33		158 79		109,937 25				116,271 37	11
12 Culross.....			7,928 28				79,408 44				93,519 92	12
13 Dereham & W. Oxford.....			6,614 52		1,062 78		135,969 17				143,646 47	13
14 Dorchester N. & S.....		10,000 00	7,819 56		495 35		193,600 00				211,914 91	14
15 Downie.....			9,435 07				104,416 87				114,100 49	15
16 Dufferin Farmers'.....		7,125 25	8,933 25		248 55		201,251 95				217,310 45	16
17 Dufferin, North, and Waterloo, South.....		15,500 00	2,867 49			80 78	382,017 74			49 00	401,387 20	17
18 Dunwich Farmers'.....			5,236 46		1,111 30		135,795 59				142,143 35	18
19 Easthope, South.....		2,000 00	9,838 78				245,684 28				258,272 88	19
20 Ekfrid.....		1,748 63	3,848 71		385 23		88,681 54	78 64			94,742 15	20
21 Elma Farmers'.....		12,000 00	13,697 47				315,746 35				342,343 56	21
22 Eramosa.....		14,000 00	5,073 94		496 20		97,105 05				116,675 19	22
23 Eric Farmers'.....			7,619 11		323 20		113,877 54				121,819 85	23
24 Farmers' Central.....		45,000 00	11,201 88		451 49		528,008 47	390 15			585,051 99	24
25 Farmers' Union.....		23,375 00	10,993 65		6,766 67		370,798 57				411,933 89	25
26 Formosa.....		3,500 00	14,531 85	475 75		383 26	235,450 08				254,775 94	26
27 Germania.....		5,000 00	7,266 54		436 00		229,355 18				241,621 72	27
28 Glangarry Farmers'.....		5,000 00	30,509 45				148,913 00				184,422 45	28
29 Grand River.....			205 31			12 7	99,175 17				99,393 23	29

PURELY MUTUAL FIRE INSURANCE COMPANIES.
LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Name of Company.	Losses			Interest accrued.	Borrowed money and bills payable.	Salaries and directors' fees.	Agents' commission and fees.	Retained balance of premium notes.	Other liabilities.	Total liabilities.	Number of policies in force.	Net amount of risks.
	Reported but not adjusted.	Adjusted.	Revised.									
1 Algoma Mutual.....	£ c.	£ c.	£ c.	£ c.	£ c.	£ c.	£ c.	£ c.	£ c.	£ c.	£ c.	£ c.
2 Amherst Island.....		600 00								600 00	1,361	1,918,811 00
3 Ayr Farmers'.....											225	365,121 00
4 Bay of Quinte.....											1,632	6,174,275 00
5 Bertie and Willoughby.											1,381	2,878,210 00
6 Blanshard.....				15 00	3,000 00					3,015 00	1,602	3,916,231 00
7 Bleinheim, North.....											928	2,906,530 00
8 Brant County.....	400 00									400 00	796	2,924,315 00
9 Canadian Millers'.....											1,951	6,056,606 36
10 Caradoc Farmers'.....								117 58		132 58	916	3,165,740 00
11 Clinton Township.....	15 00										1,201	3,323,291 00
12 Culross.....											898	2,098,937 00
13 Dereham & W. Oxford.											1,135	3,702,703 00
14 Dorchester, N. and S.											2,242	7,336,125 00
15 Downie.....											1,010	3,963,080 00
16 Dufferin Farmers'.....		2,635 00								2,635 00	2,217	6,055,060 00
17 Dumfries, North, and Waterloo, South.....	550 00									550 00	2,632	9,722,995 00
18 Dunwich Farmers'.....			900 00							900 00	1,280	3,995,725 00
19 Easthope, South.....	1,500 00									1,500 00	1,478	5,537,720 00
20 Elfrid.....	40 00									40 00	1,194	3,371,091 00
21 Elina Farmers'.....											1,487	6,692,600 00
22 Eramosa.....											1,159	2,225,985 00
23 Eric Farmers'.....											1,028	3,177,675 00
24 Farmers' Central.....		1,500 00								1,500 00	8,556	20,181,283 00
25 Farmers' Union.....	800 00									800 00	6,396	14,269,876 00
26 Formosa.....											3,395	8,241,228 00
27 Germania.....											2,119	6,336,183 00
28 Cleghary Farmers.....											3,308	6,786,700 00
29 Grand River.....					1,700 00					1,700 00	1,111	3,433,453 00

PURELY MUTUAL FIRE INSURANCE COMPANIES.
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Name of Company.	Fees or surveys.	Fixed payments, 1920.	Assessments, 1920.	Fixed payments of prior years.	Assessments of prior years.	Interest.	License, extra risks, trans. fees.	Re-insurance on fire losses.	Retained premiums.	Borrowed money.	Agents' balances.	Cancelled policies.	Other sources.	Total.
	£	¢	£	£	£	£	£	£	£	£	£	£	£	£
1 Aleoona Mutual	709 50	9,014 92				562 99	13 00							10,300 41
2 Ashcroft Island		886 01	18,336 78		178 84	303 18	2 25							1,119 95
3 Avon Farmers'		8,483 72		74 20		147 01				4,550 00		25 79		23,082 97
4 Bay of Quinte	444 50	11,819 66		397 44		44 75							10 10	1,119 95
5 Bertie and Willoughby			4,399 54		273 31	30 33	15 90			1,200 00				13,403 33
6 Blenheim		4,760 47		329 74		273 52								5,013 71
7 Blenheim, North	141 00					85 61	3 00							1,310 82
8 Brant County	14 00	15,522 58		459 71		594 50	74 44						92 46	16,757 18
9 Canadian Millers'		32,249 50		605 00		16,292 10	5 50							33,110 72
10 Carleton Place		6,853 62		70 89		289 78	43 30		79 00					7,336 59
11 Clinton Township		5,814 58		39 43		217 28								6,071 29
12 Culross		2,889 90			825 59	426 63								4,142 12
13 Dorchester and W. Oxford		6,694 26		42 17		106 90		750 00						7,503 33
14 Dorchester, N. and S.	6,670 40	8,345 00		170 15	99 09	719 56	116 00					4 83		15,905 11
15 Downe			11,313 85			142 22	35 25				57 01		65 00	11,675 99
16 Dufferin Farmers'		13,042 13		263 21		617 50								14,080 10
17 Dunfermline, North, and Waterloo, South	664 00		14,955 71		678 66	810 00	54 00			9,200 00		73 69		26,436 06
18 Dunwich Farmers'		11,142 55		278 30		50 56								11,471 41
19 Easthope, South		6,517 00	6,760 63	59 40	340 40	230 82							30	7,342 15
20 Elfrid			8,941 63		603 35	632 08								6,815 77
21 Elma Farmers'		4,687 80		349 05		835 29		2,000 00						10,197 06
22 Erasmus		884 20	5,936 90			1,949 02	69 01		9 18					7,872 14
23 Erie Farmers' Central	477 00	59,024 71		119 25		1,762 96	32 46	974 00						61,545 17
24 Farmers' Union	1,985 50	38,240 75		4,101 02		576 14	21 35	2,300 00						48,652 69
25 Farmers' Union		22,812 52		267 84		407 23		2,817 50			504 17		30 00	27,039 52
26 Formosa		13,042 07		168 10		873 13		800 00						13,617 40
27 Germania		17,519 12				132 42	7 00			1,700 00				19,192 31
28 Glenarry Farmers'				95 79		1,233 45	30 35							1,935 21
29 Grand River		41,256 36		106 60		1,233 45	30 35							42,652 76
30 Greenville Patron		15,853 45		439 04		85 03		558 25						17,197 95
31 Grey and Bruce		1,240 65		62 20		702 98		14 50						1,403 30
32 Guelpi Township		25,135 05		161 05		909 68		96 55						27,124 93
33 Hutton Union	1,030 00	4,27 50				182 73	49 75							11,968 38
34 Hamilton Township	10,491 45	1,119 86		24 12		30 05	1 00							11,336 71
35 Hay Township			1,925 40		285 80	1,233 21	741 13						99 90	2,242 25
36 Hopewell Creek		32,747 69		404 75		1,540 34	12 00	35 00				5 40		35,342 68
37 Howick Farmers'		14,038 94		12 00		1,258 44	23 50							14,720 78
38 Howard Farmers'				515 34										14,720 78
39 Kent and Essex		26,917 52						8 32						28,723 12

40. Lambton Farmers'	35,304 60	1,981 15	2,512 33	56 45	1,122 99	7 50	40,085 02 40
41. Lunenburg	29,306 56	445 78	785 28				30,537 62 41
42. Lunenburg and Addington	6,459 90	201 60	30 88	6 34		10 00	6,704 72 42
43. Lunenburg	6,572 92		784 63	6 24			7,363 79 43
44. London Township	10,443 23	85 74	900 68				11,429 65 44
45. McMillan	2,100 23	136 50	420 40	103 02			2,820 15 45
46. McKillop	10,613 10	503 60	267 31				11,384 01 46
47. Maple Leaf	29,526 65	140 40	2,013 49	28 00	1,576 90	2,022 50	35,307 94 47
48. Nichol Mutual	8,405 30	644 13	315 09	16 32			9,380 84 48
49. Nissouri	849 28	13,575 64	342 30	33 00	60 00	126 95	15,647 23 49
50. Norfolk Farmers'	8,249 81	258 16	228 66	3 20			8,739 83 50
51. North Kent	6,845 25		113 60	7 00			7,272 75 51
52. Onondaga Farmers'		1,698 85	11 16				1,707 46 52
53. Oswego	5,077 65	6,284 42	196 17				15,324 83 53
54. Otter Mutual	602 00	2,650 78	240 35			3,951 60	15,303 07 54
55. Oxford Farmers'	23 00						15,303 07 54
56. Peel and Maryboro	23,180 35	886 60	536 85				24,626 80 56
57. Peel County Farmers'	36,488 35	53 60	1,149 05	104 00	3,000 00	23 00	42,288 30 57
58. Prescott Farmers'	17,382 26	88 60	657 73				18,128 59 58
59. Puskeech	4,744 08	2,481 07	74 23	7 50			7,743 16 59
60. Saltfleet and Binbrook		8,143 15	890 19				9,689 07 60
61. Southfield Farmers'		6,272 90	28 95	458 54		508 40	6,941 93 61
62. Stouffville	49,058 06	466 40	1,796 71	11 28	80 00	8 75	52,288 11 62
63. Tenekean	109 50		8 03				1,617 29 63
64. Thunder Bay	1,479 73	27 50					1,546 88 64
65. Townsend Farmers'	81 00	91 56	6 49				6,943 55 65
66. Ushaw and Hibbert	6,538 50		55 00				23,052 75 66
67. Walpole Farmers'	6,342 11	16,910 85	234 39			129 00	6,914 38 67
68. Waterloo, North	23,624 07	208 88	2,109 93			9 15	29,137 16 68
69. Wawanosh, West	19,331 19	130 70	1,225 16	35 35	12 50		20,743 90 69
70. Westminster Township	7,097 53		1,436 43				8,503 96 70
71. Williams, East	2,545 79	132 39	335 21	50			3,013 89 71
72. Yarmouth	2,792 99		87 77	23 38			2,996 86 72
Totals	24,820 13	161,863 14	55,617 56	2,246 31	15,676 51	237 18/29,994 90 56 1/2	1,121,428 97

a. Not including \$6,788.50 from matured investments. *f.* Not including \$1,493.50 from matured debentures *k.* Not including \$11,000.00 from Government Securities
b. Not including \$376.97 from matured debenture. *g.* Not including \$1,901.80 from matured debentures. *l.* Not including \$2,400.00 repayment mortgages.
c. Not including \$4,900.00 from investment. *h.* Not including \$7,354.13 from matured debentures. *m.* Not including \$11,640.00 from sale bonds.
d. Not including \$2,850.00 from repayment mortgage *i.* Not including \$4,740.00 from sale bonds. *n.* Not including \$236.33 from matured debenture.
e. Not including \$7,890.40 from sale bonds. *j.* Not including \$1,466.50 from matured debentures

PURELY MUTUAL FIRE INSURANCE COMPANIES.
EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER 1920.

Name of Company.	Expenses of Management.										Re-insurance.	Refund, rebate and returned pre-miums.	Payment of loans.	All other expenditure.	Total.	
	Agents' Com-mission, etc.	Law, arbitra-tion and Division Court costs.	Interest.	Statutory as-sessment and license fees.	Salaries and general ex-pense account.	Total ex-pen-ses of manage-ment.			Losses.							
						£	s	d	£	s						d
1Algoma Mutual	1,196 30		17 75	18 33	1,700 87	2,933 25	2,355 31				137 13			5,425 69	1	
2Amherst Island	177 07			7 44	132 72	317 23	263 50				15 00			595 73	2	
3Ayr Farmers'			117 35	44 34	1,888 30	2,049 99	17,362 25					4,550 00		23,362 24	3	
4Bay of Quinte	1,248 45			23 14	1,557 67	2,829 26	6,592 93				130 95			9,790 86	4	
5Bertie and Willoughby	177 81		220 60	30 93	1,287 00	1,716 34	10,082 99					1,200 00		13,797 03	5	
6Blanshard				23 13	500 72	523 85	3,417 34							3,941 19	6	
7Blenheim, North	141 00			23 55	923 73	1,098 28	856 25							1,954 53	7	
8Brant County	1,053 00			43 30	2,205 00	3,301 30	11,253 02				252 73			15,255 99	8	
9Canadian Millers	27 50	17 00		14 49	6,708 16	6,767 15	5,822 40				9 23			23,852 40	9	
10Carleton Place	177 00			24 66	949 04	1,150 70	4,638 46				255 86			6,138 19	10	
11Clinton Township	126 50			24 94	809 67	961 11	5,931 10				54 86			6,947 07	11	
12Culross	223 00			19 38	514 72	787 10	4 04				237 45			1,406 10	12	
13Dorchester and W. Oxford	439 50			28 02	1,066 62	1,094 64	11,550 08				186 41			5,581 62	13	
14Dorchester, N. and S.				52 46	1,531 41	2,026 37	8,922 56				527 75			14,399 30	14	
15Downie				30 21	660 83	691 04	8,922 56							9,613 60	15	
16Dufferin Farmers'	843 00			45 60	1,705 46	2,594 06	7,447 23				207 45			10,248 74	16	
17Dufferin, North, and Waterloo, South		50	321 67	65 17	3,146 87	3,534 21	9,273 63					9,200 00		22,007 84	17	
18Dunwich Farmers'	223 50			29 83	935 52	1,188 85	6,984 42				381 55			8,571 07	18	
19Easthope, South				36 60	1,101 69	1,144 29	3,325 65							4,469 94	19	
20Elkford	135 00			26 00	876 11	1,037 11	6,123 62				183 50			7,344 28	20	
21Elma Farmers'				46 00	930 50	976 50	2,603 96				105 30			3,685 76	21	
22Eramosa	424 00			20 26	500 48	944 74	4,543 95				168 05			6,398 54	22	
23Erie Farmers'	318 00			24 81	747 20	1,090 01	182 66				68 17			1,340 84	23	
24Farmers' Central	3,076 00			136 08	5,667 84	8,879 92	23,263 24				583 41			35,699 52	24	
25Farmers' Union	5,542 00			92 49	2,849 29	8,483 78	42,606 78				1,322 70			53,757 46	25	
26Fornosa	933 06			63 99	2,909 80	3,906 85	16,260 60				257 31			22,505 16	26	
27Germantown	391 50			41 87	1,596 87	2,030 24	9,816 90				542 62			12,688 05	27	
28Glenora Farmers'	1,401 06			49 76	1,554 81	3,005 63	10,195 50				301 29			14,005 67	28	
29Grand River				26 32	685 63	711 95	6,568 71							7,280 66	29	
30Greenville Patron	822 32			77 56	2,948 49	3,848 49	14,390 89				531 47			18,770 85	30	
31Grey and Bruce	1,305 20			47 43	2,151 62	3,504 25	8,411 59				337 32			13,723 67	31	
32Guelph Township	105 00			9 20	237 68	351 88	166 40				2 30			581 53	32	
33Halton Union	2,197 00			68 04	3,056 16	5,321 20	16,062 95				1,010 50			24,555 85	33	
34Hamilton Township	1,250 50			25 60	1,278 62	2,554 72	8,524 44				626 70			12,218 26	34	
35Hay Township	165 50			12 19	1,157 74	1,371 43	4,660 75				5 90			6,038 08	35	
36Hopewell Creek	133 55			12 43	378 62	524 60	174 83				988 44			699 43	36	
37Howick Farmers'	1,867 25	140 61	44 71	105 70	4,499 31	6,657 61	27,782 55				1,125 28			36,553 88	37	
38Kent and Essex				46 63	1,506 27	1,552 90	6,196 06				682 12			8,431 08	38	
39Kent and Essex				52 48	2,227 57	2,280 05	4,092 62				1,683 81			8,182 58	39	
40Lambton Farmers'	3,598 00	10 00		83 07	3,068 52	6,759 59	17,464 78				1,614 50		1,206 00	28,001 30	40	

	3,014.39	70.19	2,352.41	6,006.99	17,765.60	368.16	24,200.75	11
41 Lanark Farmers'.....	1,770.87	18.02	1,208.35	2,406.24	6,923.35	319.35	9,718.25	42
42 Lennox and Addington.....	1,770.50	18.74	795.02	1,574.26	2,765.11	321.57	4,440.94	13
43 Lebo.....	554.00	26.67	964.09	1,574.76	6,128.80	422.30	8,125.80	44
44 London Township.....	554.00	10.98	412.22	501.70	916.55	124.10	1,551.98	15
45 Metcalville.....	657.65	41.90	1,642.31	2,393.86	8,874.60	549.40	11,817.80	46
46 McKillop.....	3,882.55	63.85	3,203.70	2,161.36	20,114.29	699.36	30,691.00	47
47 Maple Leaf.....	1,384.82	31.50	1,959.52	3,375.84	2,380.85	337.55	6,094.24	48
48 Nichol Mutual.....	1,023.00	61.75	2,022.19	3,106.94	10,803.63	53.38	13,963.95	49
49 Nissouri.....	1,548.47	7.80	1,832.03	3,411.37	2,528.47	161.55	6,101.39	50
50 Norfolk Farmers'.....	253.40	29.27	1,169.78	1,452.45	5,447.50	161.60	7,061.55	51
51 North Kent.....	293.25	13.01	520.63	553.64	295.00	274.76	828.61	52
52 Oneida Farmers'.....	747.60	270.61	1,360.22	1,840.21	897.00	274.76	12,886.83	53
53 Osogood.....	747.60	45.33	865.51	2,860.22	14,781.47	628.40	18,249.88	54
54 Otter Mutual.....	1,724.05	15.55	2,002.28	785.83	1,050.10	3.50	2,078.63	55
55 Oxford Farmers'.....	1,724.05	75.71	2,855.80	4,820.56	20,765.00	788.55	29,374.11	56
56 Peel and Maryboro'.....	1,620.25	93.37	3,916.38	5,607.60	33,030.40	1,640.30	41,341.00	57
57 Peel County Farmers'.....	1,620.25	47.11	1,508.82	1,645.93	12,258.99	424.50	14,819.63	58
58 Prescott Farmers'.....	346.00	19.51	993.41	1,012.95	3,271.65	48.36	4,332.96	59
59 Pritchard.....	346.00	45.30	1,744.87	2,168.26	6,743.58	18.22	7,930.06	60
60 Rathfriland and Humberook.....	346.00	32.09	1,744.87	2,168.26	6,743.58	18.22	7,930.06	61
61 Rathfriland Farmers'.....	346.00	20.52	544.63	683.15	6,672.05	1.30	7,356.30	62
62 Scotland.....	346.00	133.58	5,047.14	8,719.86	34,186.80	398.65	44,175.91	63
63 St. Catharines.....	346.00	6.50	503.37	604.87	34,186.80	47.75	712.62	64
64 Thunder Bay.....	346.00	19.70	439.15	526.65	1,466.20	29.63	2,022.48	65
65 Townsend and Farmers'.....	346.00	51.98	1,381.74	1,835.27	5,645.21	116.61	6,898.87	66
66 Uxbridge and Hibernia.....	210.50	22.84	1,203.05	1,225.89	4,038.52	173.25	5,457.06	67
67 Walpole Farmers'.....	210.50	114.56	3,816.74	5,931.80	16,793.37	32.50	24,759.71	68
68 Waterloo, North.....	2,000.50	58.27	2,798.50	4,262.58	6,537.71	725.52	12,253.73	69
69 Waterloo, West.....	1,328.00	24.47	764.46	1,013.93	7,997.29	1,000.90	10,012.12	70
70 Westminster Township.....	225.00	11.51	389.03	461.07	1,950.13	47.63	2,447.63	71
71 Williams, East.....	80.50	22.08	758.43	780.51	570.45	64.31	1,466.83	72
72 Warrmouth.....	57,194.20	2,936.86	121,319.27	183,305.87	620,839.35	24,186.55	900,092.61	
Totals.....	57,194.20	2,936.86	121,319.27	183,305.87	620,839.35	24,186.55	900,092.61	

a. Refunded to Members, \$10,206.54. Charitable donation, \$250.00 b. Not including \$2,960 invested in Government securities c. Not including \$1,600.00 invested in Government securities d. Not including \$31,478.51 invested in Municipal Debentures e. Not including \$4,125.25 invested in Municipal Securities f. Not including \$1,876.80 invested in Prov. Govt. Debentures g. Not including \$7,000.00 invested Loan Co. Deb. h. Not including \$28,575.42 invested in Govt. securities. i. Not including \$10,091.66 invested in Victory Loan j. Not including \$4,850.00 invested in Victory Loan. k. Not including \$5,000.00 invested in Municipal Debentures. l. Not including \$8,000.00 invested in Prov. Govt. Debentures. m. Not including \$15,938.16 invested in Municipal Debentures and Victory Loan. n. Not including \$9,317.60 invested in Victory Loan o. Not including \$5,049.70 invested in Municipal Debentures. p. Not including \$2,340.90 invested Loan Co. Deb. and War Loan. q. Not including \$4,000.00 invested Trust Co. Inv. receipt. Not including \$2,857.50 inv. Prov. Govt. Debentures. r. Not including \$22,790.60 isted Prov. Govt. and Municipal Debentures. t. Not including \$13,950.00 invested Victory Loan.

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.
(COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1920.)

Name of Company.	Gross amount at risk on mutual plan.	Premium notes net unassessed.	Surplus of gen- eral assets over liabilities.	New business taken during 1920.	Premium notes taken during year 1920.	
	\$	£	\$	£	\$	c
1 Algoma Mutual.....	1,948,814 00	39,229 9	55,496 90	771,440 00	23,143 20	1
2 Anherst Island.....	365,121 00	11,588 52	17,894 21	113,249 00	4,124 26	2
3 Ayr Farmers.....	6,174,275 00	235,811 9	241,747 12	2,330,925 00	99,316 50	3
4 Bay of Quinte.....	2,919,385 00	44,021 95	45,723 52	1,175,500 00	23,696 50	4
5 Bertie and Willoughby.....	3,946,231 00	107,878 12	105,8 2 98	1,409,045 00	50,710 45	5
6 Blanshard.....	2,906,530 00	86,929 24	101,253 04	1,232,175 00	40,182 74	6
7 Blenheim, North.....	2,924,315 00	125,494 65	134,017 06	882,690 00	41,412 00	7
8 Brant County.....	6,158,390 00	126,837 90	143,742 94	2,026,675 00	54,055 09	8
9 Canadian Millers.....	1,383,150 00	95,956 15	429,377 34	524,600 00	59,357 50	9
10 Canadoc Farmers.....	3,165,740 00	82,360 53	91,241 39	1,287,438 00	38,623 14	10
11 Clinton Township.....	3,323,291 00	109,937 25	116,271 37	1,920,451 00	51 8 96	11
12 Culross.....	2,098,937 00	79,408 44	93,519 92	824,612 00	33,984 48	12
13 Dereham and West Oxford.....	3,819,803 00	135,969 17	143,646 47	1,486,005 00	60,392 55	13
14 Dorchester, N. and S.....	7,480,675 00	193,600 00	211,914 91	3,335,650 00	100,069 50	14
15 Downie Mutual.....	3,963,080 00	104,416 87	114,100 49	1,566,280 00	46,988 40	15
16 Dufferin Farmers.....	6,055,060 00	201,251 95	214,675 45	2,616,545 00	91,300 14	16
17 Dumfries, N. and Waterloo, S.....	9,722,995 00	382,017 74	400,837 20	2,794,945 00	116,738 00	17
18 Dunwich Farmers.....	4,002,225 00	135,795 59	141,227 10	1,598,375 00	63,752 75	18
19 Easthope South.....	5,537,720 00	245,684 28	256,772 88	1,824,560 00	91,228 00	19
20 Economical Mutual.....	5,848,273 00	216,603 54	985,296 50	2,550,729 00	142,252 63	20
21 Ekfrid.....	3,371,091 00	88,681 54	94,702 15	1,372,565 00	41,176 95	21
22 Elma Farmers.....	6,692,600 00	315,746 35	342,343 56	2,620,750 00	131,037 50	22
23 Eramosa Mutual.....	2,595,610 00	97,105 05	116,675 19	1,183,850 00	56,102 50	23
24 Erie Farmers.....	3,177,675 00	113,877 54	121,819 85	1,090,650 00	44,090 00	24
25 Farmers' Central.....	21,402,272 00	528,008 47	583,551 99	8,479,225 00	268,388 00	25
26 Farmers' Union.....	14,487,986 00	370,798 57	411,133 89	6,030,275 00	205,384 13	26
27 Fire Insurance Exchange.....	5,000 00	13 50	64,927 62	5,000 00	27 00	27
28 Foramosa Mutual.....	9,088,167 00	235,450 08	254,775 94	3,384,642 00	118,835 00	28
29 Germania Farmers.....	6,569,091 00	229,355 18	241,621 72	2,705,991 00	108,239 44	29
30 Gleggarry Farmers.....	6,786,700 00	148,913 00	184,422 45	2,340,550 00	72,229 50	30
31 Gore District.....	5,836,705 44	238,504 00	986,198 62	2,469,588 44	159,873 00	31
32 Grand River.....	3,433,453 00	99,175 17	97,693 23	1,352,255 00	40,878 45	32
33 Grenville Patron.....	10,235,345 00	244,682 58	285,761 84	3,352,750 00	100,582 50	33
34 Grey and Bruce.....	6,596,403 00	158,083 68	162,772 93	2,594,149 00	82,294 00	34
35 Guelph Township.....	687,625 00	28,566 61	32,058 39	276,275 00	13,056 00	35
36 Haldon Union.....	10,295,970 00	260,666 25	278,272 12	4,436,705 00	15,137 30	36
37 Hamilton Township.....	3,452,215 00	96,566 57	118,595 71	1,516,755 00	55,200 50	37
38 Hand-in-Hand.....	4,300 00	11 63	199,601 21	4,300 00	23 26	38

39Hay Township.....	6,699,600 00	256,669 86	295,251 16	1,640,955 00	67,547 00	39
40Hopewell Creek.....	1,094,665 00	50,915 00	53,975 04	353,115 00	18,084 00	40
41Howard Farmers'.....	6,895,370 00	183,817 26	201,565 71	3,248,345 00	97,450 35	41
42Howick Farmers'.....	1,818,752 50	750,191 76	773,184 88	6,448,027 50	322,401 38	42
43Kent and Essex.....	8,850,427 00	186,528 86	220,921 30	3,949,527 00	110,494 45	43
44Lambton Farmers'.....	12,453,131 00	157,540 26	223,590 63	5,129,915 00	102,626 80	44
45Lanark County Farmers'.....	10,185,435 00	249,570 57	264,775 36	3,912,251 00	116,622 35	45
46Lennox and Addington.....	2,102,660 00	61,574 81	62,677 89	963,075 00	33,677 21	46
47Lobo.....	2,307,724 00	50,406 82	69,261 86	1,073,926 50	32,217 78	47
48London Township.....	3,513, 910 00	86,135 22	106,504 76	1,399,486 00	42,031 83	48
49McGillivray.....	949,480 00	21,268 16	31,203 88	321,690 00	9,650 70	49
50McKillop.....	5,905,475 00	214,506 20	224,874 68	2,234,360 00	89,565 40	50
51Maple Leaf.....	9,738,675 00	203,314 95	245,465 63	4,154,850 00	124,864 65	51
52Millers' and Manufacturers'.....	5,400 00	14 68	126,386 38	5,400 00	29 36	52
53Monarch.....	144,356 00	3,919 80	50,596 16	113,696 00	1,524 95	53
54Nichol Mutual.....	4,486,841 00	124,660 55	134,404 80	1,970,390 00	63,455 85	54
55Nissouri.....	9,277,945 00	390,661 96	411,574 25	4,009,210 00	182,493 00	55
56Norfolk Farmers'.....	2,757,580 00	87,988 03	91,373 77	930,950 00	37,238 00	56
57North Kent.....	4,687,710 10	124,841 91	132,394 95	1,508,150 00	45,244 50	57
58Ouida Farmers'.....	1,168,683 00	32,671 50	36,579 54	448,185 00	13,592 65	58
59Osgoode.....	2,467,490 00	102,285 14	105,160 86	846,275 00	42,313 75	59
60Otter Mutual.....	6,334,130 00	253,688 50	257,028 62	2,100,340 00	95,014 00	60
61Oxford Farmers'.....	1,675,315 00	51,246 06	52,563 45	683,450 00	25,080 00	61
62Peel and Maryboro.....	11,935,945 00	191,891 60	200,274 86	5,157,125 00	104,594 00	62
63Peel County.....	13,929,849 00	375,523 25	403,478 67	5,212,819 00	176,566 90	63
64Perth.....	13,005,728 00	195,079 09	822,973 94	5,581,232 00	132,254 27	64
65Prescott.....	6,428,610 00	151,563 99	166,862 81	2,371,305 00	71,139 15	65
66Preston.....	2,138,675 00	57,425 64	65,444 00	803,270 00	32,130 80	66
67Saultree and Binbrook.....	4,432,285 00	169,244 77	188,926 94	1,756,000 00	73,277 95	67
68Southwold.....	2,406,615 00	82,006 48	86,023 92	820,640 00	32,825 60	68
69Sydenham.....	21,159,488 00	532,305 88	580,630 42	8,543,309 00	254,878 50	69
70Terniskaming.....	275,300 00	2,293 19	3,290 69	132,039 00	3,961 17	70
71Thunder Bay.....	275,300 00	9,645 49	9,787 83	87,950 00	3,957 75	71
72Towansend.....	2,189,540 00	53,780 49	54,675 28	890,610 00	27,044 55	72
73Uxbridge and Hibbert.....	7,610,355 00	198,877 55	208,344 09	2,869,110 00	85,325 75	73
74Walpole Farmers'.....	2,755,775 00	96,457 30	109,145 27	847,530 00	34,487 27	74
75Waterloo Mutual.....	10,752,405 00	244,380 50	1,014,534 49	4,419,082 00	162,507 90	75
76Waterloo, North.....	18,247,208 00	864,873 55	918,663 55	7,112,985 00	353,147 00	76
77Wawanosh, West.....	9,070,950 00	326,242 57	358,246 34	4,113,995 00	164,559 80	77
78Wellington Mutual.....	103,190 00	2,711 76	137,866 40	7,000 00	118 75	78
79Westminster Township.....	3,127,015 00	82,750 55	103,834 20	1,444,480 00	433,334 40	79
80Williams East.....	1,071,970 00	26,767 35	33,015 55	432,789 00	12,983 67	80
81Yarmouth.....	2,625,655 00	68,483 86	71,714 68	1,127,240 00	33,720 95	81
Totals.....	452,379,470 04	13,391,823 09	18,294,556 69	178,264,243 44	6,363,397 91	

MISCELLANEOUS TABLES

Showing particulars of Fire Losses in Ontario for years 1911 to 1920, inclusive.

Showing also totals, averages and percentages in respect of Farm Mutual Insurance
for the thirty years, 1891 to 1920, inclusive.

TABLE SHOWING: 1. The amount paid for losses caused by fire in the Province, years 1911 to 1920 both inclusive—as reported to the Department of Insurance for Ontario by Provincial licensees. 2. The amount paid for such losses caused by incendiarism or supposed incendiarism. 3. The amount paid for such losses caused by lightning.

Year.	Class of Company.	Total amount paid for losses caused by fire and lightning in the Province during the year, as reported to the Department of Insurance for Ontario by Provincial Licensees.	Amount paid for such losses reported to have been caused by incendiarism or supposed incendiarism.	Amount paid for such losses on buildings and contents reported to have been caused by lightning.	Amount paid for such losses on live stock reported to have been caused by lightning.
		\$ c.	\$ c.	\$ c.	\$ c.
1910	69 Purely Mutual Companies....	409,451 68	12,075 15	201,057 36	.....
	13 Cash-Mutual Companies.....	663,660 16	9,628 86	41,252 11	.....
	5 Stock Companies.....	167,649 23	4,266 67	2,600 61	.....
	87 Companies.....	1,240,761 07	25,970 68	244,910 08	.....
1911	69 Purely Mutual Companies....	469,671 16	12,167 05	207,181 80	.....
	13 Cash-Mutual Companies.....	534,012 00	2,897 45	50,979 95	.....
	6 Stock Companies.....	192,012 12	2,394 78	4,495 26	.....
	88 Companies.....	1,195,695 28	17,459 28	262,657 01	.....
1912	69 Purely Mutual Companies....	408,326 46	12,797 00	216,711 11	.....
	13 Cash-Mutual Companies.....	610,501 45	5,711 00	32,289 87	.....
	6 Stock Companies.....	205,683 00	4,269 35	13,281 13	.....
	88 Companies.....	1,224,510 91	22,777 35	262,282 11	.....
1913	69 Purely Mutual Companies....	515,045 72	12,539 35	230,479 25	.....
	12 Cash-Mutual Companies.....	757,015 44	18,946 22	65,301 99	.....
	5 Stock Companies.....	187,845 75	954 27	9,323 11	.....
	86 Companies.....	1,459,906 91	32,439 84	305,104 35	.....
1914	70 Purely Mutual Companies....	436,125 51	13,150 96	172,822 26	.....
	11 Cash-Mutual Companies.....	732,180 78	20,533 56	34,675 28	.....
	5 Stock Companies.....	223,380 17	3,818 36	3,991 90	.....
	86 Companies.....	1,391,686 46	37,502 88	211,489 44	.....
1915	70 Purely Mutual Companies....	446,553 65	10,118 67	126,368 01	.....
	10 Cash-Mutual Companies.....	520,383 15	16,634 60	20,832 71	.....
	5 Stock Companies.....	277,882 86	3,264 48	1,803 10	.....
	85 Companies.....	1,244,819 66	30,017 75	149,003 82	.....
1916	70 Purely Mutual Companies....	537,331 66	18,731 00	185,924 44	.....
	10 Cash-Mutual Companies.....	659,669 38	47,834 80	34,132 09	.....
	4 Stock Companies.....	265,006 92	6,302 00	1,873 37	.....
	84 Companies.....	1,462,007 96	72,867 80	221,929 90	.....
1917	70 Purely Mutual Companies....	577,677 91	5,555 45	256,941 44	.....
	9 Cash-Mutual Companies.....	638,594 64	12,116 99	59,402 93	.....
	2 Stock Companies.....	200,731 65	5,208 25	10,379 48	.....
	81 Companies.....	1,417,004 20	22,880 69	326,723 85	.....
1918	71 Purely Mutual Companies....	630,814 15	8,805 00	148,283 35	78,603 91
	9 Cash-Mutual Companies.....	794,982 88	17,088 46	68,577 37	1,304 75
	2 Stock Companies.....	222,112 04	947 77	11,123 85	.....
	82 Companies.....	1,647,909 07	26,841 23	227,984 57	79,908 66
1919	71 Purely Mutual Companies....	599,813 83	10,211 00	142,701 13	89,148 09
	9 Cash-Mutual Companies.....	562,429 92	15,617 29	95,913 47	5,478 81
	2 Stock Companies.....	196,401 12	4,935 13	26,828 19	.....
	82 Companies.....	1,358,644 87	30,763 42	265,442 79	94,626 90
1920	72 Purely Mutual Companies....	520,839 35	11,089 00	116,173 17	95,336 06
	9 Cash-Mutual Companies.....	571,214 41	16,767 74	44,055 34	1,678 00
	2 Stock Companies.....	265,410 46	950 78	9,289 05	.....
	83 Companies.....	1,457,464 22	28,807 52	169,517 56	97,014 06

FIRE INSURANCE PURELY MUTUAL COMPANIES.

Comparative Table showing by years the Number of Companies, Total Assets, Total Liabilities, Total Net Amount at Risk, Total Cost of Management and Total Amount of Losses Paid, for the 30 years from 1891 to 1920, inclusive.

Year.	Number of Companies.	Total Assets.	Total Liabilities.	Total Net Amount at Risk.	Total Cost of Management.	Total Amount of Losses Paid
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1891	59	2,934,421.43	51,556.40	84,567,422.00	58,573.89	127,317.89
1892	61	3,097,762.62	34,437.25	89,358,018.00	57,198.32	158,007.85
1893	60	3,181,978.22	41,872.42	92,970,899.00	50,267.00	158,370.98
1894	63	3,316,279.75	61,585.52	99,426,630.00	55,002.38	219,057.54
1895	69	3,451,229.76	47,221.25	104,046,645.00	61,038.58	206,603.36
1896	72	3,644,162.96	55,523.19	109,617,060.00	63,721.18	187,916.45
1897	72	3,829,599.26	49,801.99	114,809,593.00	63,790.58	169,281.88
1898	75	4,097,623.98	63,226.47	121,965,359.00	67,544.96	224,747.15
1899	75	4,312,225.58	44,978.15	125,677,413.00	69,913.00	167,639.29
1900	74	4,563,701.89	42,111.65	133,274,373.00	65,451.45	219,699.12
1901	75	4,909,905.31	43,170.84	142,878,557.00	69,547.83	191,872.70
1902	74	5,263,370.54	33,379.76	150,981,746.00	71,022.23	202,472.02
1903	73	5,592,038.34	33,187.04	160,385,333.00	74,380.42	255,227.06
1904	72	5,907,474.01	30,841.27	169,847,278.00	78,315.96	279,325.92
1905	70	6,246,102.55	17,654.85	179,925,052.00	79,574.83	270,772.86
1906	69	6,546,964.45	15,885.74	190,139,952.00	85,601.85	359,980.45
1907	69	6,959,999.47	21,507.51	201,055,392.00	86,070.51	303,924.51
1908	69	7,243,527.16	38,331.27	210,097,305.00	91,123.04	374,593.39
1909	68	7,678,295.81	26,043.62	220,054,980.00	95,764.15	297,459.88
1910	69	8,025,136.85	17,767.24	231,991,755.00	101,345.51	409,451.68
1911	69	8,383,438.60	23,620.86	244,064,150.00	107,189.31	469,671.16
1912	69	8,714,406.51	20,344.37	255,573,924.64	112,707.67	408,326.46
1913	69	9,017,764.20	27,219.55	266,766,720.77	121,415.61	515,045.72
1914	70	9,418,246.92	37,274.82	276,865,089.54	115,922.54	436,125.51
1915	70	9,785,486.06	31,426.88	288,861,052.43	124,383.07	446,553.65
1916	70	10,211,106.27	48,152.38	302,138,372.22	132,656.25	537,331.66
1917	70	10,655,654.64	42,501.96	318,485,423.61	142,989.74	577,677.91
1918	71	11,386,416.54	58,519.04	341,798,832.10	149,382.66	630,814.15
1919	71	12,416,845.60	21,689.31	369,951,356.10	164,506.59	599,813.83
1920	72	13,925,697.77	23,046.15	409,756,557.46	183,305.87	*620,839.35

* Total amount paid for Losses by Purely Mutual Companies for the 30 years, 1891 to 1920, both inclusive, \$10,025,921 38

FIRE INSURANCE PURELY MUTUAL COMPANIES.
COMPARATIVE TABLE SHOWING BY YEARS, AVERAGES AND PERCENTAGES FOR THE 30 YEARS FROM 1891 TO 1920, INCLUSIVE.

Year.	Number of com- panies.	Average assets.	Average liabilities.	Average surplus.	Average net amount at risk.	Percentage of average surplus to risk.	Average cost of management.	Percentage of average cost of management to average amount at risk.	Average amount paid for losses.	Percentage of average amount paid for losses to average amount at risk.	Total percentage of average cost of man- agement to average amount at risk; and of the average amount paid for losses to aver-
1891.....	59	\$ 49,735 95	\$ 873 83	\$ 48,862 12	\$ 1,433,346 00	c. 3.408	\$ 992 77	c. 0.692	\$ 2,157 93	.150	.2192
1892.....	61	50,782 99	564 54	50,218 45	1,464,885 00	3.428	937 67	0.640	2,590 29	.176	.2400
1893.....	60	53,032 97	697 87	52,335 10	1,549,514 00	3.377	837 78	.0540	2,639 51	.170	.2240
1894.....	63	52,639 36	977 54	51,661 82	1,578,200 00	3.273	873 05	.0553	3,477 10	.220	.2753
1895.....	69	50,017 82	684 36	49,333 46	1,507,922 00	3.271	884 61	.0586	2,994 25	.198	.2566
1896.....	72	50,613 37	771 15	49,842 22	1,522,459 00	3.273	885 01	.0581	2,609 95	.171	.2291
1897.....	72	53,188 87	691 69	52,497 18	1,594,577 00	3.292	885 98	.0555	2,351 13	.147	.2025
1898.....	75	54,634 98	843 01	53,791 97	1,626,204 00	3.307	900 59	.0553	2,996 62	.184	.2393
1899.....	75	57,496 34	599 70	56,896 64	1,675,698 00	3.395	932 17	.0556	2,235 19	.133	.1886
1900.....	74	61,671 64	569 07	61,102 57	1,801,005 00	3.392	884 47	.0491	2,968 90	.164	.2131
1901.....	75	65,465 40	575 61	64,889 79	1,905,047 00	3.406	927 30	.0486	2,558 30	.134	.1826
1902.....	74	71,126 62	451 07	70,675 55	2,040,293 00	3.463	959 75	.0470	2,736 10	.134	.1810
1903.....	73	76,603 26	454 61	76,148 65	2,197,059 00	3.465	1,018 90	.0463	3,496 26	.159	.2053
1904.....	72	82,048 25	428 35	81,619 90	2,358,989 00	3.459	1,087 72	.0461	3,879 52	.164	.2101
1905.....	70	89,230 03	252 21	88,977 82	2,570,357 00	3.461	1,136 78	.0442	3,868 18	.150	.1942
1906.....	69	94,883 54	230 22	94,653 32	2,755,651 00	3.434	1,240 60	.0450	5,217 10	.189	.2340
1907.....	69	100,869 55	311 70	100,557 85	2,913,846 00	3.451	1,247 39	.0428	4,404 70	.151	.1938
1908.....	69	104,978 65	555 52	104,423 13	3,044,888 00	3.429	1,320 62	.0433	5,428 88	.178	.2213
1909.....	68	112,916 11	382 99	112,533 12	3,236,102 00	3.477	1,408 29	.0435	4,374 41	.135	.1785
1910.....	69	116,309 59	251 71	116,057 88	3,362,331 00	3.451	1,470 75	.0437	5,931 90	.176	.2197
1911.....	69	121,569 36	389 43	121,179 98	3,551,368 11	3.412	1,470 46	.0433	6,805 82	.191	.2343
1912.....	69	126,295 74	294 84	126,000 90	3,703,969 92	3.401	1,633 44	.0440	5,917 77	.159	.2038
1913.....	69	130,692 23	394 48	130,297 83	3,866,184 36	3.369	1,759 64	.0455	7,461 43	.193	.2385
1914.....	70	134,546 38	532 49	134,014 43	3,955,215 56	3.388	1,656 03	.0418	6,230 34	.157	.1988
1915.....	70	139,792 66	448 95	139,343 70	4,126,586 46	3.376	1,776 90	.0430	6,379 33	.154	.1970
1916.....	70	145,872 94	687 89	145,185 83	4,316,292 46	3.363	1,895 09	.0439	7,676 16	.177	.2209
1917.....	70	152,223 63	607 17	151,616 46	4,549,791 77	3.332	2,042 71	.0448	8,252 54	.181	.2258
1918.....	71	160,372 05	824 21	159,547 85	4,814,198 45	3.316	2,103 77	.0431	8,884 70	.184	.2271
1919.....	71	176,142 28	305 48	175,836 80	5,210,582 48	3.375	2,316 43	.0444	8,447 66	.162	.2064
1920.....	72	193,412 46	320 09	193,141 32	5,691,063 27	3.392	2,545 91	.0446	8,622 76	.151	.1956

*The figures in this column read as cents give the average cost per \$100 of insurance per annum, that is, .2192 = 21 ⁹/₁₀₀ cents

WEATHER INSURANCE COMPANIES

(Mutual—R. S. O. 1914, Chap. 183, Part III.)

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

HURON WEATHER INSURANCE MUTUAL COMPANY.

Head Office, Zurich, Ont.

Commenced business 31st May, 1906.

Names and addresses of the Directors and Officers for the year 1921

Directors:

James Scott	Cromarty.
Geo. McKee	Seaforth.
Benson Williams	Exeter.
Andrew Christie	Cromarty.
D. Fotheringham	Brucefield.
Moses Geiger	Zurich.
George Penhale	Exeter.
Henry Rau	Zurich.
Roger Northcott	Exeter.

Officers:

Jas. Scott, President	Cromarty.
Geo. McKee, Vice-President	Seaforth.
Chas. Monteith, Secretary-Treasurer	Woodham.

Auditors:

John Campbell	Exeter.
Henry Strang	Hensall.

Unassessed premium note capital. \$ 152,942 90

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash on hand at head office	\$ 53 16	\$
Cash in Molsons Bank, Hensall, Ont.	465 29	518 45
Amount unpaid for fixed payments of 1920		567 70
Amount unpaid Assessments		868 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied		152,942 90
Total assets		<u>154,897 85</u>

Liabilities.

Amount of borrowed money	\$ 13,000 00
--------------------------------	--------------

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$ 2,325 13
Held by agents for fees (not extended)	10 29
Cash received for fixed payments due in 1920	\$ 11,237 38
“ fixed payments due in prior years	126 20
“ interest	44 60
“ from investment (not extended)	10,089 97
“ assessments levied in 1920	14,764 40
“ borrowed during 1920	13,000 00
Total receipts	<u>\$ 39,172 58</u>

Expenditure.

Expense of management:		
Amount paid to agents in fees (not extended)	\$ 348 25	
Amount paid for commission	\$	348 25
“ investigation of claims		1,783 20

"	statutory assessment and license fee	31 90
"	printing, stationery and advertising	173 06
"	salaries, directors' and auditors' fees	1,368 80
"	postage, telephone, telegrams and express	237 70
"	rent (directors' meetings)	16 60
"	travelling expenses	542 50
"	bank exchange on collections	252 77
"	stamp tax	8 88
"	interest	743 60
Total expenses of management		\$ 5,507 26
Miscellaneous payments:		
	Cash paid for losses which occurred during 1920	45,490 19
	Cash paid for rebate	71 78
Total expenditure		<u>\$ 51,069 23</u>

Currency of Risks.

Amount covered by Policies in force 31st December, 1920.

	Three years.
Mutual	\$ 4,282,310 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	2,982	\$ 3,890 910
Policies new and renewed during 1920	1,029	1,664 350
Gross number and amount in force during 1920	4,011	5,555 260
Less expired and cancelled in 1920	1,020	1,272 950
Net risks in force 31st December, 1920	2,991	<u>\$ 4,282 310</u>

PREMIUM NOTES

On Policies in force 31st December, 1920.

Amount of face of all premium notes held by Company and legally liable to assessment.	\$184,748 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	152,942 90
Amount of premium notes received during the year 1920	70,582 00
Payments on premium notes of 1920, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1920	7,568 28

ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced business 18th August, 1904.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

Wm. Park	Belwood.
Willis Potter	Waldemar.
E. A. Archibald	Grand Valley.
John Sime	Grand Valley.
Wm. Scaife	Grand Valley.
James Corbett	Riverview.
F. H. Neil	Lucan.
M. Baker	Rodney.
W. J. Jelly	Waldemar.
N. J. Stanley	Denfield.
John C. Ross	Port Dover.

Officers:

Wm. Park, President	Belwood.
Willis Potter, Vice-President	Waldemar.
W. A. Wansborough, Secretary and Manager	Grand Valley.

Auditors:

E. H. Lindsay	Grand Valley.
J. A. Richardson	Grand Valley.

Unassessed premium note capital, ... \$ 267,446 87

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash value of real estate	\$	2,500 00
Canada War Loan		8,000 00
Cash in Royal Bank, Grand Valley	\$177 42	
“ The Union Bank, Shelburne	57	
“ Home Bank, in various branches	2 22	
“ Standard Bank, Lucan	13	
“ Huron and Erie Mortgage Corporation, London	45	
“ Merchants Bank in various branches	3 92	
“ Dominion Bank, St. Thomas	1 03	
“ Bank of Hamilton, various branches	1 41	
“ Sterling Bank, Monkton and Orangeville	1 00	
“ Merchants Bank, Mildmay	94	
“ Canadian Bank of Commerce, Thedford	2 35	
“ Standard Bank, Dublin	40	
“ Bank of Toronto, Stayner	82	
“ Bank of Montreal, London, ...	33	192 99
“ agents' hands		898 24
Amount unpaid of fixed payments of 1920		2,332 74
Amount of premium notes, after deducting all payments thereon and assessments levied		267,446 87
Interest accrued		150 92
Office furniture and safe (not extended)	500 00	
Amount of unpaid assessments levied in 1920		5,310 65
Total assets	\$	<u>286,832 41</u>

Liabilities.

Amount of supposed and reported losses	\$	2,003 55
Amount of borrowed money		24,000 00
Total liabilities		<u>26,003 55</u>

Receipts.

Cash balance at 31st December, 1919 (not extended)	\$ 14,267 84	
Cash received as fixed payments due in 1920		23,980 08
" fixed payments due in prior years		421 60
" interest		561 67
" transfer fees		66 40
" agents' balances of 1919 received in 1920....		396 01
" all other		1,148 05
" from realization of investments during 1920 (not extended)	3,300 00	
" as assessments levied in 1920		30,261 97
" borrowed during 1920.....		74,000 00
		<u>\$ 130,835 78</u>

Expenditure.**Expenses of management:**

Cash paid for agents' commission	\$ 3,816 75
" fuel and light	49 36
" investigation and adjustment of claims	4,836 23
" statutory assessment and license fee	62 15
" travelling expenses	569 31
" salaries, directors' and auditors' fees	3,302 00
" printing, stationery and advertising	831 14
" rent	19 00
" postage, telephone, telegrams and express	1,273 96
" taxes (Government and Municipal)	61 92
" remodeling and fixtures to office building	883 85
" interest	1,496 73
Total expenses of management	<u>\$ 17,202 40</u>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1920	78,394 95
" losses which occurred during 1920	1,913 50
" rebates	699 78
" repayment of loans	50,000 00
Total expenditure	<u>\$ 148,210 63</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1920.

	Three years.
Mutual	\$10,921,265 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	7,212	\$ 8,266,735 00
Policies new and renewed during 1920	3,747	4,941,995 00
Gross number and amount in force during 1920	10,959	\$ 13,208,730 00
Less expired and cancelled in 1920	2,144	2,287,465 00
Net risks in force at 31st December, 1920	8,815	<u>\$10,921,265 00</u>

PREMIUM NOTES

On Policies in force 31st December, 1920.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$341,354 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	267,446 87
Amount of premium notes received during the year	153,730 75
Amount of premium notes of 1920, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1920	16,273 80

WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, WOODSTOCK, ONT.

Commenced business 22nd January, 1906.

Names and addresses of the Directors and Officers for the year 1921.

Directors:

H. Hemsworth	Listowel.
C. W. Carroll	Norwich.
D. Bonis	St. Mary's.
George McIntosh	Embro.
S. R. Wallace	Burgessville.
James Donaldson	Listowel.
W. B. Murray	Woodstock.
J. R. Murray	Embro.
W. R. Davidson	Britton.
Geo. J. Meldrum	Guelph.
John McLevin	Woodstock.
John Calder	Kintore.

Officers:

H. Hemsworth, President	Listowel.
C. W. Carroll, Vice-President	Norwich.
E. L. Sutherland, Secretary-Treasurer	Woodstock.

Auditors:

W. L. MacWhinnie	Woodstock.
Geo. B. Anderson	Lakeside.

Unassessed premium note capital, \$390,679.93

Statement for the Year Ending 31st December, 1920.**Assets.**

Cash in Royal Bank, Woodstock	\$1,545 78	
Cash in Merchants Bank, Woodstock	396 05	
		\$ 1,941 83
Amount unpaid of fixed payments of 1920		12,895 07
Amount unpaid, fixed payments, prior years (not extended)	4,147 31	
Amount of premium notes after deducting all payments thereon and assessments levied		390,679 93
Total assets		<u>\$ 405,516 83</u>

Liabilities.

Amount of losses adjusted	\$ 1,447 00
Amount of all other liabilities	2,000 00
Total liabilities	<u>3,447 00</u>

Receipts

Cash balance at 31st December, 1919 (not extended)	\$27,899 26	
Cash received for agents' fees		376 00
" as fixed payments due in 1920		37,545 14
" as fixed payments due in prior years		6,015 75
" as interest		408 74
" as assessments in 1920		11,276 64
" cash borrowed during 1920		30,000 00
" as premiums on cash system		134 09
" as other expenses		896 16
From realization of investments (not extended)	38,000 00	
Total		<u>\$ 86,652 52</u>

Expenditure

Expenses of management:

Cash paid for commission and bonus	6,642 61
" bank exchange and drafts	249 01
" salaries, directors' and auditors' fees	742 45
" printing, stationery and advertising	676 65
" postage, telephones, telegrams and express	993 60
" statutory assessments and license fee	117 72
" travelling expenses	137 15
" taxes	14 86
" investigation of claims	4,636 71
" rent	100 00
" other expenses	885 47
" interest	815 85
" gas	10 62
" organization and law costs	428 80
Total expenses of management	16,451 50

Miscellaneous payments:

Cash paid for losses which occurred prior to 1920	103,978 70
" rebates	179 75
" repayment of loans	30,000 00
Total expenditure	<u>\$ 150,609 95</u>

CURRENCY OF RISKS

Amount covered by policies in force 31st December, 1920.

	Three years.
Mutual	\$ 24,537,710 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1919	9,608	\$ 16,316,675 00
Policies new and renewed during 1920	4,621	11,577,530 00
Gross number and amount in force during 1920	14,229	\$ 27,894,205 00
Less expired and cancelled in 1920	2,100	3,356,495 00
Net risks in force 31st December, 1920	12,129	<u>\$ 24,537,710 00</u>

PREMIUM NOTES

On Policies in force 31st December, 1920

Amount of face of all premium notes held by Company and legally liable to assessment	\$ 504,402 10
Amount of all premium notes, after deducting all payments thereon and assessments levied	390,679 93
Amount of premium notes received during the year 1920	235,373 30
Payments on the premium notes of 1920, including all sums credited on such premium notes:	
Cash paid up to 31st December, 1920	54,837 53

Weather Insurance Mutual Companies.

RECAPITULATION OF ASSETS, LIABILITIES, RECEIPTS AND EXPENDITURE

WEATHER INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Name of Company.	Real Estate.		Mortgages and Debentures.		Cash.		Fixed Payments of 1920 unpaid.		Assessments of 1920 unpaid.		Unassessed premium note capital.		Interest accrued.		Agents' balances.		All other.		Total assets.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Huron Weather					518	45	567	70	868	80	152,942	90							154,897	85
Ontario Farmers'	2,500	00	8,000	00	192	99	2,332	74	5,310	65	267,446	87			898	24			286,832	41
Western Farmers'					1,941	83	12,895	07			390,679	93	50	92			100	00	405,516	83
Totals	2,500	00	8,000	00	2,653	27	15,795	51	6,179	45	811,069	70	50	92	898	24	100	00	847,247	09

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Name of Company.	Amount of surplus loss.		Interest accrued.		Borrowed money and bills payable.		Other liabilities.		Total liabilities.		Number of policies in force.		Net amount of risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Huron Weather					13,000	00			13,000	00	2,991		4,282,310	00
Ontario Farmers'	2,603	55			24,000	00			26,003	55	8,815		10,921,265	00
Western Farmers'	1,447	00					2,000	00	3,447	00	12,129		24,537,710	00
Totals	3,450	55			37,000	00	2,000	00	42,450	55	23,935		39,741,285	00

WEATHER INSURANCE COMPANIES.
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Name of Company.	Fixed payments of 1920.		Fixed payments of prior years.		Assessments, 1920.		Interest.		Cash borrowed.		Agents' balances.		Fees or Surveys.		All other.		Total receipts.		From securities (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Huron Weather	11,237	38	126	20	14,764	40	44	60	13,000	00							39,172	58	10,089	97
Ontario Farmers'	23,980	08	421	60	30,261	97	561	67	74,000	00	396	01	66	40	1,148	05	130,835	78	3,300	00
Western Farmers'	37,545	14	6,015	75	11,276	64	542	83	30 000	00			376	00	896	16	86,652	52	38,000	00
Totals	72,762	60	6,563	55	56,303	01	1,149	10	117,000	00	396	01	442	40	2,044	21	256,660	88	51,389	97

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Name of Company.	Expenses of Management.						Borrowed money repaid.		Losses.		Rebates.		All other.		Total.		Invested (not extended).	
	Law costs.	Statutory as- sessment and license fees.	Interest.	Salaries and gen- eral expense account.	Total expense of manage- ment.		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Huron Weather				4,130	74	5,507	26		45,490	19	71	78			51,069	23		
Ontario Farmers'	3,816	75	62	15	1,496	73	11,826	77	80,308	45	699	78			148,210	63		
Western Farmers'			117	72	815	85	8,809	82	103,978	70	179	75			150,609	95		
Totals	11,060	38	211	77	3,056	18	24,767	33	229,777	34	951	31			349,889	81		

EXTRA PROVINCIAL COMPANIES

THE PROVIDENT ASSURANCE COMPANY.

HEAD OFFICE, MONTREAL, QUE.

Chief Agent and Attorney for Ontario, A. M. Aletter, C.P.Ry. Building, Toronto, Ont.

Organized May 20th, 1905. Commenced business in 1906.

Registered in Ontario to transact Fire, Accident, Sickness, Guarantee and Automobile Insurance.

Names and addresses of the Directors and Officers for the year 1921.

Directors

Jos. d'Halewyn	Montreal.
H. Schetagne	Montreal.
J. O. Mousseau	Montreal.
A. R. Ranger	Montreal.
S. J. Girard M. D.	Montreal.
J. A. E. Gauvin	Montreal.
J. C. Gagné	Montreal.
J. A. Bégin	Quebec.
J. C. Hébert	Montmagny.
J. A. Darche, M.D.	Sherbrooke.
Ernest Sylvestre, M.D.	Sherbrooke.
J. P. Laporte, M.D.	Joliette.
J. B. Morissette	Quebec.
R. Dufresne	Montreal.

Officers

Jos. d'Halewyn, President	Montreal.
H. Schetagne, Vice-President	Montreal.
J. C. Gagné, Secretary-Treasurer	Montreal.
J. H. Lussier, Assistant Secretary-Treasurer	Montreal.

Auditors

George Gonthier	Montreal.
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Authorized Capital \$1,000,000.00

Subscribed Capital, \$981,200.00; Subscribed Capital Uncalled, \$820,662.00. Paid-up, \$160,538.00.

Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act,
\$46,000.00 par value

Statement for the Year Ending 31st December, 1920.

Assets

Cash value of real estate	\$12,591 94
Mortgages	53,400 00
Stocks, municipal debentures and Canada War Loan	155,486 32
Loans secured by debentures	15,000 00
Cash on hand at head office	\$5,716 61
Cash on deposit at Bank of Hochelaga, Montreal	31,211 69
“ Royal Bank, Montreal	1,870 88
“ Royal Bank, Toronto	633 20
“ Provincial Bank, Montreal	910 79
“ National Bank, Montreal	3,534 63
“ Canadian Bank of Commerce, Toronto	550 01
	44,427 81
Cash balance due by agents	\$146,412 86
Bills receivable	2,201 77
Interest due and accrued	3,446 12
Claims receivable, under re-insurance	27,818 39
All other assets	12,293 69
Office furniture and fixtures (not extended)	\$7,009 62
Total	\$473,078 90

Liabilities

Amount of supposed or reported losses	\$68,992 00
Re-insurance reserve for life insurance contracts calculated on the O.H.M. table, interest at 3½%	25,810 46
Amount to re-insure all outstanding risks, in force (other than life) at 31st December, 1920	119,115 71
Due for Re-insurance	30,805 67
Amount due or accrued for audit, \$400.00; rent, \$764; commission, \$25,083 93; taxes, \$1,660.82; salaries, \$633.22	28,541 97
Other liability	19,332 00
Total liabilities	\$292,597 81
Paid-up capital stock	\$160,538 00

Receipts

Cash balance at 31st December, 1919 (not extended)	\$18,774 40
Gross premiums received in cash	\$507,924 01
Interest or dividends	16,700 19
Rents	574 50
Bonds recovered	12,915 95
Bills receivable	4,097 04
Commission	10,903 63
Recovery of losses	19,617 17
All other	11,447 37
Cash received from investments (not extended)	47,544 74
Total receipts	\$584,179 86

Expenditures

Expenses of management:	
Cash paid to agents for commission, salaries and bonuses.....	\$134,152 49
" law costs	1,964 15
" medical examiner's fees	1,413 10
" investigation and adjustment of claims	18,143 52
" interest, discount and exchange	720 17
" statutory assessment and license fees (Ontario)	260 69
" license fees, etc., other provinces	157 00
" travelling expenses	9,844 47
" rent	5,272 15
" taxes (Municipal and Government)	8,430 29
" salaries, director's and auditor's fees	34,981 74
" printing, stationery and advertising	20,127 76
" postage, telegrams and express	3,539 90
" other expenses, sundries, agency, and inspections.....	14,807 16
Total expenses of management	\$253,814 59
Miscellaneous payments:	
Cash paid for losses which occurred during 1920	242,199 46
" re-insurance	7,997 84
" dividends	12,172 50
" rebate and returned premiums	36,128 09
" all other	7,058 68
" investments (not extended)	\$46,498 83
Expenditures other than foregoing.....	201 20
Total expenditure	\$559,572 36

MOVEMENT AND CURRENCY OF LIFE INSURANCE CONTRACTS.

	Number	Amount
Policies in force at 31st December, 1919	303	\$412,000 00
Contracts taken during 1920, new and renewed	187	233,000 00
Gross total	490	645,000 00
Less contracts lapsed and matured (and surrendered in 1920)	35	44,500 00

Gross number and amount of contracts in force at December 31st, 1920	455	600,500 00
Less re-insured		2,000 00
Net number and amount of life insurance contracts in force at December 31st, 1920	455	\$598,500 00

In Ontario Only

MOVEMENT IN FIRE INSURANCE CONTRACTS.

	No.	Amount	No.	Amount
			In Ontario Only	
Policies taken during 1920, new	2,847	\$6,189,683 98	803	\$2,313,559 98
Deduct expired and cancelled in 1920	459	1,396,050 00	95	327,400 00
Net risks in force at December 31st, 1920	2,388	\$4,793,633 98	708	\$1,986,159 98
Less re-insured		2,561,574 63		196,564 82
Net risks actually carried by company at 31st December, 1920	2,388	\$2,232,059 35	708	\$1,789,595 16

MOVEMENT IN INSURANCE CONTRACTS OTHER THAN
FIRE AND LIFE.

In Ontario only.

	No.	Amount	No.	Amount
Policies in force at December 31st, 1919	10,695	20,493 092 08	291	2,046,979 99
Policies taken during 1920, new and renewed	11,105	26,773 976 30	3,024	5,589,499 40
Gross totals	21,800	47,266,068 38	3,915	7,636,479 39
Deduct expired and cancelled	9,572	21,091,257 06	2,351	4,872,538 84
Net risks in force at December 31st, 1920	12,228	26,174,811 32	1,564	2,763,940 55
Less re-insured		50,900 01		
Net risks actually carried by Company at December 31st, 1920	12,228	26,123,911 31	1,564	2,737,540 55

THE UNION FIRE AND CASUALTY COMPANY.

HEAD OFFICE, WINNIPEG, MAN.

Chief Agent and Attorney for Ontario, R. W. Clewlo, 95 King Street, East, Toronto, Ont.

Organized February 17th, 1913, Commenced business February 17th, 1913.

Registered in Ontario to transact Fire, Accident, Sickness and Automobile Insurance.

Names and address of the Directors and Officers for the year 1921.

Directors

S. D. Works	Minneapolis, Minn.
A. E. Ham	Winnipeg.
J. E. Burchard	Winnipeg
J. Carruthers	Winnipeg.
D. Gunn	Winnipeg.
Col. D. McLean	Winnipeg.
F. Kennedy	Winnipeg.
R. Everett	Winnipeg.
R. L. Nicholson	Winnipeg.

Officers

S. D. Works, President	Minneapolis, Minn.
H. E. Ham, Vice-President	Winnipeg.
J. O. Melin, Secretary-Treasurer	Winnipeg.

Auditors:

G. E. Sharpe & Co	Winnipeg.
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Authorized Capital, \$500,000.00.

Subscribed Capital, \$500,000.00; Capital Stock Paid-up, \$100,505.55.

Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act,
\$45,000.00 (par value.)

Statement for the Year Ending 31st Decmber, 1920.

Assets

Cash, value real estate	\$4,550 22
Mortgages	11,250 00
Municipal debentures, Dominion and Provincial Loans	139,280 65
Cash on hand at head office	\$600 00
Cash on deposit at Standard Bank, Winnipeg and Toronto	19,793 55
	20,393 55
Cash balance due by agents	41,970 54
Interest due and accrued	4,034 27
Premiums in course of collection	6,000 00
Amount, all other	28,912 12
Office furniture, fixtures and plans (not extended)	\$17,368 82
Total	\$256,391 35

Liabilities

Amount of supposed or reported losses	\$22,924 17
Amount to re-insure all outstanding Fire Risks, being 50% of premiums in force ..	56,140 83
Amount to re-insure all other risks in force	18,959 87
Other liability, re-insurance accs, etc.	21,756 45
Total	\$119,781 32
Paid up Capital Stock	\$100,505 55

Receipts

Gross premiums received	\$304,762 13
Interest or dividends	8,107 85
Membership fees	17,920 00
All other	20,879 28
Cash received from investments (not extended)	\$18,116 58
	<u>\$351,669 26</u>

Expenditures

Expenses of management:	
Cash paid to agents for commission, salaries and bonus	\$48,147 05
" law costs	553 50
" investigation and adjustment of claims	1,578 48
" interest, discount and exchange	694 53
" statutory assessment and license fees	6,069 84
" travelling expenses	5,942 08
" rent and taxes	6,483 33
" salaries, directors and auditors fees	56,480 31
" printing, stationery and advertising	4,270 75
" postage, telegrams and express	3,963 73
" policy fees returned	17,915 00
" all other	5,019 75
	<u>\$157,118 35</u>
Miscellaneous payments:	
Cash paid for losses during 1920	63,973 18
" re-insurance	54,467 21
" rebate and returned premiums	32,434 25
" dividends	5,226 30
" investments (not extended)	\$57,505 27
	<u>\$313,219 29</u>

CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less	Three years	Total
Amount covered by policies in force December 31st, 1919	\$5,625,273 50	\$5,582,442 00	11,207,715 50
Less re-insured	3,066,987 35	862,265 36	3,929,252 71
	<u>\$2,558,286 15</u>	<u>\$4,720,176 64</u>	<u>\$7,278,462 79</u>

MOVEMENT IN FIRE INSURANCE CONTRACTS.

Policies in force December 31st, 1919	\$5,177,374 00
Policies taken during 1919-20	7,821,899 50
Gross amount in force any time during 1920	\$12,999,273 50
Deduct expired and cancelled during 1920	1,791,558 00
*In force at December 31st, 1920	<u>\$11,207,715 50</u>

*In Ontario, \$1,612,047.56; also reported in Ontario for contracts of Insurance other than Fire, \$29,118.69.

APPENDIX TO REPORT (1921)

OF THE

SUPERINTENDENT OF INSURANCE

CONTENTS

- A. Insurance Supervision in Canada
- B. Ontario Insurance Amendment Act, 1922
- C. Report of Select Committee on Insurance

APPENDIX A TO THE REPORT (1921)

OF THE

SUPERINTENDENT OF INSURANCE

INSURANCE SUPERVISION IN CANADA

An Address given before the National Convention of Insurance Commissioners
at Louisville, Kentucky, 27th September, 1921 by

V. EVAN GRAY, M. A., LL.B.

SUPERINTENDENT OF INSURANCE, ONTARIO

After some brief introductory remarks, Mr. Gray said:

"I have the honour to represent today an Association of a somewhat similar character to your own, known as the Association of Superintendents of Insurance of the Provinces of Canada. If imitation is the sincerest flattery, a description of the organization and functions of that Association, would be the highest compliment I could pay you, for both its organization and its purposes are moulded after your National Convention of Insurance Commissioners. We have not yet that enviable record of accomplishment which the history of your convention shows, but that is, we believe, because of the comparative newness of our Association rather than through any lack of intention or capacity to achieve.

"We, in Canada, have been greatly impressed by the effectiveness with which your convention has functioned and with the results which you have achieved. We would expect your work to be handicapped by the constantly changing personnel of your convention, by the large number of individual units which are represented here and by the immense distances which many must travel to attend your conferences. Nevertheless, you have accomplished much in securing increased efficiency in insurance supervision and uniformity in law and regulation in your individual States, which those who engaged in the business of insurance in the United States before the initiation of the Convention's programme would have declared impossible.

INFLUENCE OF UNITED STATES CONDITIONS

"It is not strange that Insurance Superintendents in Canada should find much in your experience which is similar to the conditions which they meet in their own. A moment's reflection reminds us that the general conditions which the insurance business has to meet in Canada are very similar to those in your own country, territorially, economically, and personally. The same insurers serve our people. Out of 260 insurers registered in the Dominion for the transaction of business throughout Canada, that is to say, in more than one province, 114 are companies whose Head Offices are situate in the United States. Naturally the organization of the business of these insurers is largely similar to that of the organization of the same insurers in the United States; almost necessarily therefore our modes of doing business have adapted themselves to yours.

BRITISH INFLUENCE

"While I admit the tremendous influence on the business which has been exercised by conditions in the United States, I do not intend to minimize the effect of that other great stream of influence which has come from Great Britain. We are drawn to the Old Land by ties whose number and strength I cannot expect to fully represent to you. The old dictum that there is no sentiment in

business has been discountenanced and disproved past all currency, and whatever the influence of physical position or economic condition it must take second place to the greater influence of history and kinship. Co-related to the fact of the large proportion of United States companies which operate in Canada is the fact that of the total of 260 companies which I mentioned, 65 have their chief offices in Great Britain. These with a history going far back even beyond that of the United States Companies, with an unequalled world-wide experience, were bound to greatly affect Canadian conditions.

EFFECT ON SUPERVISION IN CANADA

"In so far as Insurance supervision is concerned, these two streams of influence of which I have been speaking were of very definite and different characters. In Great Britain as you know, there is exceedingly little governmental intervention or supervision of insurance business. The watchwords of legislators have been publicity in the affairs and business of the companies, but freedom from legislative interference or restraint. On the other hand, in the United States, I venture to say that there has been an exceedingly great intervention in and supervision of the business of insurance by governments and the watchword of the legislators of this country has apparently been "Regulation by Legislation." Nothing could happen at the confluence of these two streams in Canada other than a middle policy of publicity, supervision, regulation, and reasonable freedom. Certainly we have departed a long way from the British precedent by effecting a very considerable supervision and regulation, but I think we are also somewhat apart from your principles and practice in that the development of the business itself is always in advance of the regulating legislation. I venture to think that in Canada our insurers have been given a freer rein in the development and extension of their business than has been allowed under your laws. For example, we have nothing in Canada similar to the legislative requirement in some States that insurance companies may not invest in the shares of other corporations and must dispose of all such shares previously acquired within a limited time; or a requirement that a company cannot insure an automobile under one policy against fire and public liability, or that an insurance company may not hold the shares of another insurance company.

"Of course I realize the danger of generalizations on such wide subjects as these, and offer these observations with due regard for the many exceptions to all such rules.

FEDERAL AND PROVINCIAL AUTHORITY IN INSURANCE SUPERVISION

"If I am to give you a birds-eye view of Insurance supervision in Canada I must mention in the very beginning, the fact of the dual authority, federal and provincial, in regard to insurance matters. I shall assume, too, that you are interested in this phase of the Canadian experience because it may have a bearing upon your own problem or if not a problem—your own discussion of the merits of federal vs. state regulation of insurance.

"My only method of giving you a fair view of the situation in Canada, is to treat it historically to show the circumstances that have contributed to the present situation.

"You know that the Dominion of Canada as a confederation of provinces was born in the year 1867 and that before that time there were independent provinces in Eastern Canada and Central Canada, an immense stretch of undeveloped country known as the North West Territories and the Province of British Columbia, in the far west. In each of the organized jurisdictions there was of course a development of the insurance business and of insurance law. Insurance corporations were constituted by these laws for the conduct of the business in the Province. Some of our present insurance corporations were chartered in those early days, notably the British America Assurance Company, which operates at the present day, not only in Canada, but also in the United States. Thus, when the Dominion of Canada was constituted

in 1867 by what is known as the Act of British North America, there were already in existence insurance corporations and insurance laws in the various Provinces of Canada.

"The British North America Act, which is to us what the Constitution of the United States is to your country, makes no specific reference to insurance. It did, however, delegate to the provinces certain exclusive legislative authorities on some subjects and to the Dominion Parliament exclusive legislative authority on others, and it has been ever since then a fairly constant duty of the courts to ascertain within which class of enumerated subjects, many subjects which were not specifically mentioned should lie. Those which touch the subject of insurance most closely are the delegation to the provinces of authority, in regard to 'property and civil rights in the province', the 'incorporation of companies with provincial objects,' and 'shops, saloon, auctioneer and other licenses in order to the raising of a revenue for provincial or local municipal purposes.' To the Dominion, on the other hand, was delegated legislative authority in regard to 'the regulation of trade and commerce' and 'laws for the peace, order and good government of Canada in relation to all matters not coming within the classes of subjects assigned exclusively to the legislatures of the provinces.' I shall mention the interpretation placed by the courts on these words at a little later stage, but first tell you just how the Federal authority first interested itself in the subject matter of insurance.

HISTORICAL SKETCH OF DOMINION INSURANCE LEGISLATION

"In 1868 an Act was presented to and passed, by the First Parliament of Canada, relating to insurance, which provided among other things, that no insurance company should carry on business in Canada, without receiving a license from the Minister of Finance unless transacting exclusively Ocean Marine Insurance. A subsequent section provided that the Act should not apply to any insurance company incorporated or to be incorporated, by the legislatures of the provinces, so long as it shall not carry on business within the Dominion, beyond the limits of the province which created it. This Act provided that every Company required to be licensed should deposit with the Minister of Finance a sum of not less than \$50,000, which amount should be increased in proportion to its premium income in Canada until the deposit became equal in each case to \$100,000. It was declared to be the duty of the Minister of Finance forthwith to invest the amount of such deposits in securities of the Dominion of Canada, in trust for the company making the deposit. Certain rudimentary forms of annual statement were required to be filed with the Minister. The deposits were in the case of joint stock companies, to be held for the security of policy holders in Canada, but in regard to British or foreign companies, acting on the mutual principle in such wise as to be unable to legally make a deposit under the Act by way of special security for policy holders in Canada, the deposit might be specified to be for the general benefit of its members.

"In the discussion of this Bill, it was alleged by the Opposition and denied by the Government that the whole purpose of the Act was to secure money for the conduct of the affairs of the Dominion and that in essence the statute was in effect nothing other than a forced loan from insurance companies. The need for moneys was of course evident because the Dominion had been newly constituted, and when I tell you that in the first year of operation of the Act the insurance companies paid in \$1,800,000 out of a total revenue of only \$14,000,000, and in the next year \$2,650,000, out of a total revenue of \$15,500,000, you will realize that from a revenue standpoint the measure really was a most important one. The moneys received therefore by way of deposit from the insurance companies, were in fact used to tide the Government over for the first years of its existence.

"Upon the discussion of that Bill in Parliament it was repeatedly urged that the regulation of insurance was a matter within the exclusive control of

the provincial legislatures and to this assertion no official Government denial was made. When the crucial vote in the House was taken there was moved by the Leader of the Opposition, Mr. Alexander MacKenzie, and seconded by his chief lieutenant, Mr. Edward Blake, an amendment to the effect that it be resolved that in the opinion of this House the regulation of insurance companies is a subject properly within the jurisdiction of the provincial legislatures. Upon the question being put, the House divided strictly according to party lines, and the Government of the day forced the enactment of the measure.

"I do not intend to follow the subsequent history of the development of insurance legislation with the same particularity with which I have described this initial measure. It will be sufficient to say that, following this initial adventure into the field of regulation of insurance business, there followed in subsequent years a gradual extension of that regulation and supervision.

"In 1875 it was enacted that 'for the efficient administration of the insurance business in the Dominion of Canada and to enforce strictly the provisions of this Act with the necessary details resulting therefrom, the Governor in Council may appoint an officer to be called the Superintendent of Insurance, whose duties shall be to examine and report to the Minister of Finance from time to time upon all matters connected with insurance.' Following this Act there was established the Dominion Department of Insurance. This could have only one result, namely, the extension of federal supervision and regulation of insurance companies generally.

BASIS OF DOMINION AUTHORITY

"You will wonder, of course, that the federal authority so exercised was not directly challenged by the provinces. I shall explain later that in some aspects it was frequently challenged, but in so far as authority over Dominion incorporated insurance companies was concerned the Act had a very ingenious basis, which was explained by Sir George Foster, then Minister of Finance for Canada in the House in 1895 in answer to an objection that federal authority was being extended beyond its proper limits by enactments and regulations relating to insurance. In answer to an objector, Sir George, then Mr. Foster, said, I think my Honourable friend does not understand the measure. There is already an Insurance Act passed by the Parliament of Canada and any company asking to come under the provisions of that Act and to exercise the right of insuring in our country under that Act must submit to its conditions. An insurance company can be incorporated in say, Ontario, and confine its business to that Province, without coming under these provisions of the Act in this regard, but if it makes application to do business throughout the Dominion and wishes to come under this Act, it must comply with the conditions, and make a deposit of \$50,000, *but no company need do this unless it likes*. Thus the basis of federal authority in insurance matters is in fact the voluntary submission of insurance companies to its provisions when they apply to the Dominion of Canada for a license under the provisions of the Dominion Act and the sanction imposed to make its provisions effective is the withdrawal of the license.

"Let me interpolate here that it was at a later date determined by the Courts in the case of Bonanza Creek Gold Mining Co., vs. The King, that provincially incorporated companies might carry on business outside the province of incorporation without any Dominion license. Sir George Foster was therefore mistaken, or rather the Courts subsequently differed from him, in suggesting that the capacity of provincial insurance companies was territorially limited to the province of their incorporation.

INSURANCE REFERENCE 1916

"A check or reverse to this policy of extension of federal authority with regard to insurance was met by the Dominion when the constitutionality of its Act was challenged and a reference of certain constitutional questions to the

Privy Council in England, the highest court in the Empire, was taken. This reference was disposed of in 1916 by a judgment declaring the two sections of the Dominion Insurance Act most important from a constitutional aspect, to be unconstitutional, viz. sections prohibiting the business of insurance by corporations other than those licensed by the Dominion and the section prescribing penalties for violations of the Act. The Court used very positive words to the effect that a provision prohibiting, under penalty, any person or corporation from engaging in insurance business unless it be done by or on behalf of a company of underwriters holding a license from the Minister deprives private individuals of their liberty to carry on the business of insurance and is an interference with the civil rights of individuals and corporations as well as an encroachment upon the legislative powers of provinces to confer such rights upon corporations beyond the provincial limits. The judgment further states that the power of the Dominion to legislate for 'The regulation of Trade and Commerce' does not extend to the regulation of a particular trade within a province in which persons would otherwise be free to engage.

"Their Lordships added that it would be within the power of the Parliament of Canada, by properly framed legislation to impose the necessity of a license on a foreign company coming into any Province of Canada to carry on business, this power being incidental to the jurisdiction of the Dominion in respect of the regulation of Trade and Commerce and the Naturalization and Aliens.

RE-CASTING OF DOMINION ACT

"Following this decision the Dominion Insurance Act was re-cast with a view to maintaining if possible, the jurisdiction of the insurance Department as it had been before the decision. The penalty provisions which had been held unconstitutional were transferred to the Criminal Code. The amending provisions of the Insurance Act, were so drafted as to invoke as far as possible, in the case of British and Foreign companies, the jurisdiction of the Dominion over Immigration and Naturalization and Aliens.

"In the result the Dominion Insurance Act contains such astonishing provisions as these, 'It shall not be lawful for an alien whether a natural person or a foreign company within Canada to solicit or accept any risk *** except under license from the Minister,' and 'it shall not be lawful for any British company or for any British subject not resident in Canada to immigrate into Canada for the purpose of opening or establishing any office or agency for the transaction of any business of, or relating to insurance * * * * unless under a license from the Minister.'

"Representing one of the provincial departments, I naturally hold to the provincial view, but I think I can say without undue bias that there is a substantial body of opinion amongst lawyers in Canada in support of the view that the Act as amended is still unconstitutional. In a recent case, the Privy Council has declared that 'what cannot be done directly cannot be done indirectly' and it is quite arguable and is in fact apparent on the face of the new Act that an effort has been made to avoid the result of the decision in the insurance reference.

PROVINCIAL LEGISLATION AS TO CONTRACTS OF INSURANCE

"In the meantime, as might be expected, the provinces have not been slow to maintain their own claims to legislative authority on the same subject matter and as the business of insurance developed throughout Canada there were developed in the provinces, Insurance Acts co-extensive in their scope and in many cases similar in provisions to the Dominion Act for the regulation of the business in the provinces. So, in each province you will find complete provisions for the incorporation of insurance companies by authority of the province and their government and regulation, together with elaborate pro-

visions specifically relating to contracts of insurance, their form and incidents.

"This last named condition suggests another important development of our jurisprudence, namely, the establishment of the supremacy of the law of the province in regard to contracts of insurance. This was first tested by an action calling in question the validity of a provincial statute which required all insurance companies carrying on the business of fire insurance in Ontario to insert in their policy contracts certain statutory terms and conditions. In 1881, in the celebrated case of *Citizens Insurance Company vs. Parsons*, the Privy Council decided that the enactment of this Act was within the authority of the Provincial Legislature and that all insurers carrying on business in the Province must comply with its requirements.

SUMMARY OF RESULT OF DECISIONS

"To sum up the present situation with regard to the distribution of authority between Federal and Provincial Legislatures in insurance matters, I submit the following as a fair analysis: (a) Both the Dominion and the Province have jurisdiction to incorporate insurance companies and both give to such corporations the capacity to extend their business territorially beyond the limits of the incorporating authority subject to the law of the jurisdiction into which that business may be extended. (b) Both Dominion and Province have exclusive authority to provide for the regulation of their respective creations in so far as their capacities are concerned, that is to say, their powers as the final persons, the duties and responsibilities of directors and management, the rights of shareholders, the transfer of shares, meetings of shareholders, and other similar corporate regulations. (c) The conditions of insurance contracts and the rights of the parties to insurance contracts are governed by provincial law.

COMPARISON OF CAPACITIES OF DOMINION AND PROVINCIALLY INCORPORATED COMPANIES

"When the inherent capacities of a Dominion and Provincially incorporated insurer are compared the following appears to be the result of the decisions: First, outside of Canada; they have the same capacity to receive from another jurisdiction the right to carry on their business in that jurisdiction. Second, within Canada and outside the Province of incorporation of the provincial company, the provincial company may operate with the consent of the other province; the Dominion company, however, has an inherent capacity to carry on its business throughout Canada of which it cannot be deprived by provincial authority. Third, both classes of insurers are equally responsible to the civil law of the province in which their business is conducted and must comply equally with the requirements of the provincial law.

PRACTICAL DISTRIBUTION OF AUTHORITY

"It would be rather difficult to indicate exactly what effect the uncertainty of the law and duplication of authority has had upon the insurance business as a business. In recent years the question has not troubled insurers seriously because there has been a kind of understanding or at least a mutual self-limitation of legislative authority to fairly well defined fields. I do not intend to imply that the Provincial and Dominion authorities sat down together and agreed to de-limit their respective fields of authority; rather, each permitted the other to exercise authority in certain recognized fields in the hope that it would not be interfered with in its own jurisdiction. The substance of this division came to be that the Dominion was allowed to enact such legislation and make such regulations in regard to the companies which sought a license from Dominion authority as they saw fit, so long as that regulation or regulations did not encroach upon the nature of the contract of insurance or the rights of the insured under such contracts. The provincial authority on the other hand, was allowed to exercise an exclusive jurisdiction in regard to its own incorporations and to deal generally with the subject matter of the

insurance contract by legislation prescribing statutory conditions for fire insurance policies, the rights and status of beneficiaries under contracts of life insurance, and other matters generally incident to the rights at law of the parties to the contract of insurance.

"In so far as departmental supervision is concerned, the Dominion Department has without challenge from the Provinces, dealt with matters affecting the corporate capacity of companies licensed by it and has supervised by its departmental organization, the financial standing and solvency of the companies licensed by it. The provincial departments have without challenge by Dominion authority provided for matters affecting the corporate capacity of insurers incorporated and licensed by them and have supervised the financial standing and solvency of provincial licensees. Furthermore, the provinces have without interference by the Dominion until very recently, supervised and regulated the form of contract issued by all insurers and the field work of the insurers.

"Under this arrangement, there has been a gradual drifting of insurance companies to license by Dominion authority. The Dominion has provided for their annual inspection in the manner referred to elsewhere and the provinces have accepted the financial standing and solvency of Dominion licensed companies, as a responsibility of the Dominion Department. Local companies whose operations were confined to local territory naturally maintained their provincial charters.

"One peculiar feature of the provincial laws which has probably contributed more than any other circumstance to this result is the fact that the Provincial Acts require the deposit with the individual departments of substantial sums as security for policy holders in the province and the Dominion companies have been exempted from this provision. The result is, that a provincially incorporated company which desired to do business in all provinces would require to put up individual amounts in each province, amounting in the aggregate to several times the amount which it would require to deposit under a Dominion license. For example an Ontario fire insurance company desiring to do business also in the five western provinces, would require to deposit \$120,000 in securities with the provincial governments while the Dominion company might do business throughout nine provinces by deposit of \$50,000 at Ottawa. It seems likely that this anomaly will be corrected at an early date.

"Notwithstanding the fact that insurers licensed by the Dominion of Canada are entitled as of right to carry on business in the Province they are required by every Province in which they carry on business to be registered or secure a license for which they are charged annual fees varying from \$150.00 to \$300.00. They pay a tax to the provinces levied upon the premium income of the company from business in the province. They are also required to file with the provincial department certain statements of their affairs and business which vary considerably in their extent. In Ontario practically nothing is required from Dominion licensees in the way of financial statement. Other provinces require details to be given of the business of the company within the individual province. An effort is now being made by the superintendents of insurance to secure uniform forms of return by Dominion licensees. These forms will probably give useful details of income and expenditure of the companies in the individual provinces, particulars as to losses paid, claims disputed and so forth. The draft form of this return is to be considered by the Conference of Superintendents of Insurance which meets next week at the City of Quebec.

"I must not take up too much of your time in a discussion of this single phase of insurance supervision in Canada, namely, federal and provincial problems of jurisdiction but I have been tempted to give you an insight into conditions in Canada in this connection because I am not unaware that there are still in the United States many persons whose opinions are worthy of re-

spect, who believe that federal insurance supervision would have been a good thing for the United States, if it had been inaugurated in the early days of your constitution and who still entertain the hope that the time may yet come when a single federal enactment and a federal department of insurance will govern and regulate that business throughout the whole of the United States. To us in Canada, 1914 does not seem so far away as it may to you, since for the long term of the war, our activities and even our interests in subjects which were not directly connected with that great struggle were largely suspended and so I venture to refer to an address on the subject of federal supervision of life insurance, delivered at Dallas, Texas, on October 9th, 1914, before the legal section of the American Life Convention, by the Honourable Dan. W. Sims, at that time General Counsel of the Lafayette Life Insurance Company of Lafayette, Indiana. I have recently re-read that address and desire to say that in my opinion, it states with astonishing accuracy in its attempt to forecast the result of the introduction of federal supervision of insurance in the United States what actually occurred in the history of insurance supervision in Canada.

DEPARTMENTAL INSPECTIONS AND REPORTS

"Inspection of the financial affairs of insurance companies in Canada has been very strict and minute both by Dominion and provincial departments. The insurers return annually to the respective departments to which they are responsible, detailed statements of their affairs in form very similar to those statements which are rendered to your departments by companies operating in your States. These statements are, at the present time, made upon a cash basis as distinct from a revenue basis. In this respect as you know, the British practice differs from that of the United States departments and Canada has in this instance followed the precedent set by your departments. There has, recently, however, been some discussion of the advisability of transferring the statements to a revenue basis rather than a cash basis and there is a suggestion that the Canadian departments may, in the near future, convert their requirements to accord with the British practice.

"Every domestic company operating in Canada is visited annually by inspectors of the department to which it is responsible and the annual statements submitted by the company are verified in detail by the inspector annually.

"You are familiar with the annual reports issued by the Canadian departments which give in a form very similar to that of the reports published by the United States departments, details of the affairs of the companies. The chief difference is that the figures of the companies exhibited in these reports have been verified and checked before publication by the department.

"As previously explained, all foreign companies are at the present time required to apply for entrance to Canada through Dominion authority and it is a statutory requirement that all foreign companies licensed by the Minister should keep assets in Canada either on deposit with the department or in the hands of trustees for the protection of Canadian policy holders sufficient to provide in the case of life insurance companies the full legal reserve on Canadian policies and in the case of other classes of insurance the full reinsurance reserve for Canadian policies. This greatly simplifies the department's duties of supervision of the solvency of foreign insurers since, in the main, it merely requires to verify and approve the assets held in Canada.

UNIFORMITY OF PROVINCIAL STATUTES

"I should mention the fact that there is already a considerable degree of uniformity in the insurance statutes of the provinces arising from the fact that the Ontario Act has formed the basis for the drafting of the Insurance Acts of most of the provinces and many of its provisions have been copied by other provinces in the exact form in which they appear in the Ontario Act.

"Efforts to secure greater uniformity throughout Canada are being very energetically pressed both by the Association of Provincial Superintendents of Insurance and also by an organization which is of great importance and influence in Canadian affairs known as the Conference of Commissioners on Uniformity of Legislation. This last mentioned body is composed of three prominent members of the Bar of each province, appointed by the Provincial Governments. Its duties include the actual drafting of statutes for enactment in identical form by the Legislatures of the Provinces. In so far as insurance is concerned, their work is largely in prospect. They have for three years been engaged in drafting a Model Fire Insurance Policy Act to contain standard statutory fire insurance policy conditions. The work on this Act was completed at their meeting held at the beginning of the present month. Their final recommendations are to be reviewed by the Association of Superintendents which meets next week in Quebec City, and I have no doubt that the result will enable the submission of this statute to the legislatures of the provinces at their next sessions in substitution for the existing provincial enactments on this subject.

"Another work of similar purpose which was initiated by the Ontario Department was the draft of a Model Act respecting Contracts of Life Insurance which in addition to prescribing uniform conditions in regard to life Insurance contracts, endeavours to secure the codification of the existing law respecting life insurance contracts throughout the provinces. This work was also reviewed at the recent meeting of the Commissioners on Uniformity of Legislation, and will be considered by the Association of Superintendents at its meeting next week, when I am confident that substantial progress will be made. It will, of course, be necessary to give another year of effort to perfecting its form before submission to the legislatures.

INSURANCE COSTS AND FIRE INSURANCE RATING BUREAUS

"The subject of insurance costs in Canada or regulation of insurance premium rates has not yet been the subject of legislation in any part of Canada. There have been Royal Commissions appointed from time to time which investigated this subject and made recommendations. In particular, a recent commission in Ontario reported certain definite recommendations for consideration by the Legislature with regard to fire insurance rating bureaus in which I think you may be interested. The report of that Commission is to be considered by the Legislature at its next session and it is too soon to predict whether or not the report of this Commission will be accepted. At any rate it advises against governmental interference with rate making except to the following extent: that it is proposed that every rate-making bureau should file its constitution, with the Superintendent of Insurance and be subject to inspection by him in the same manner as insurance companies now are; that such a rating bureau shall not be required by law to file its schedule of rates or any specific rate as a preliminary to the placing of insurance but that the Superintendent of Insurance be empowered on written complaint by the insured, or on his motion, to require the bureau to file details showing how a particular rate is made up, and any other information which he deems necessary or desirable. It proposes the prohibition of any rate which discriminates unfairly between risks of essentially the same hazard. For the purpose of exercising this authority, the Superintendent is proposed to be given the power on written complaint or on his own motion to review any rate fixed by the bureau for insurance of property within the province, for the purpose of determining whether the same is discriminatory with power to the Superintendent to order the cancellation of the rate for that cause. It is further proposed to empower the Superintendent to enquire into any other question which either the insured, the insuring company or the rating bureau may bring before him both as to whether a rate is unjust apart from discrimination and also in regard to any other question arising from the relationship of the parties in refer-

ence to the insurance in question. But in the exercise of this power, the Superintendent is not to make any order but rather to act like a board of conciliation affording an opportunity to both parties to explain and exploit their points of view. The facts and findings of the Superintendent are to be reported and stated by him in his Annual Report leaving to the Legislature the remedy of any failure which the evidence so accumulated may indicate to be necessary.

LIFE INSURANCE

'I wish to give you as briefly as possible a few of the outstanding facts with regard to the insurance business generally in Canada as it touches the question of supervision. As to life insurance, one naturally puts first the remarkable record that no Canadian life insurance company has failed or been wound up under circumstances involving loss to policy holders. I think this is a remarkable record for more than fifty years of insurance experience and it does I believe, reflect great credit upon the insurance supervision of the Canadian departments, particularly the Dominion department. Canadian life insurance companies are, we believe, a credit to Canada generally and they are receiving a constantly greater measure of public confidence and support both within Canada and beyond its limits.

"It is an item worthy of note that their business has been confined almost entirely to Ordinary life insurance. Only one Canadian old line company is engaged in the business of Industrial life insurance, that is, the London Life Insurance Company. With this exception, the field of Industrial life insurance has been left entirely open to the great American companies, chiefly the Prudential and the Metropolitan. The business of these companies in Canada has reached comparatively large proportions.

FRATERNAL INSURANCE

"Fraternal life insurance in Canada has had a most interesting history. Beginning in its early days with an entire freedom from regulation, on the old assessment system, it has had its time of disillusionment when the inexorable laws of mortality have made their operation evident. Following the voluntary readjustment of many of the societies there has come the legislative requirement of adequate rates and recently a provision for compulsory readjustment of these societies to a proper basis of actuarial solvency. Last year there was enacted in Ontario a law which we believe will have an extremely important influence in finally correcting the basis and methods of fraternal life insurance and accomplishing it upon a basis which provides reasonable elasticity for the special circumstances which surround the business of fraternal insurance. In a few words, its provisions may be summarized as follows:—The society is required by law to employ a duly qualified actuary of its own choosing. That actuary is required to file with the department of insurance an annual valuation of the assets and liabilities of the society. Where circumstances admit, he is also required to file a declaration that, in his opinion, the rates of the society and its assets in hand adequately provide for the payment at maturity of its contracts of insurance. If the society's actuary is unable to file such a declaration, provision is made for a request by the Minister for a re-adjustment of the rates of contribution or a reduction in the amount of benefits to provide with reasonable certainty for the payment of its contracts at maturity. If the society fails to comply with the request of the department for such a re-adjustment by its own motion, there is provision in the statute for the appointment of a re-adjustment committee of three persons properly qualified who are given authority to investigate the society and submit recommendations for such a re-adjustment as the committee thinks necessary, which re-adjustment is by statute automatically imposed upon the society and made a part of its constitution and rules. Thus there is combined with reasonable freedom and free will, that supporting authority for the executive and management of the society which will enable it to secure the attain-

ment of an actuarial basis within a reasonable period of time.

"In the year 1919 the Dominion Insurance Act was amended so as to require Fraternal Societies licensed by the Dominion to bring their entire business to an actuarially solvent basis before 1925.

FIRE INSURANCE

"The business of fire insurance in Canada is conducted, as you know in the same manner as in the United States. The companies are operated on the same agency system as are your companies here, and there has been the same difficulty to contend with in the matter of the control by the agents of the policy of the companies and of the cost of doing business to which your companies are subject. The departments of insurance are not satisfied and probably will never be satisfied with the expense ratio of the fire insurance companies which they regard as unnecessarily high, but these conditions are recognized to be the result of economic forces and it is to the influence of counter forces of similar application that we look for their remedy.

"Also our companies experience an abnormally high loss ratio. This is doubtless due in part to the fact that we are a new country in which construction of buildings and equipment of fire protection have the same faults as in any other new country. These conditions are, however, being slowly corrected.

"The fixing and control of fire insurance rates is probably better coordinated in Canada than in the United States. The managers of the companies carrying on business throughout Canada form a very considerable and influential group in all the local underwriters' boards and their influence has made for uniformity and consistency in schedules and rates. The underwriters' associations are, of course, the objects of public suspicion and criticism, but they have, nevertheless, done much to introduce methods of scientific rating and to secure fair and general application of rating principles and schedules.

"Mutual insurance has not fulfilled its complete possibilities for regulation of insurance costs or prevention of fire losses in Canada. One of the chief reasons for this seems to me to be that the Dominion Insurance Act is adapted chiefly to the joint stock company plan of insurance and very little attention has been given to the constitution and operations of mutual insurance. There has been a definite policy followed by the Dominion department of endeavouring to run all classes of insurance and insurer through the stock company mould and I think the present situation in the insurance business in Canada evidences the fact that this cannot be achieved. Witness the fact that all of the large mutual insurance corporations of the United States other than life insurance are not licensed in Canada and in my view cannot be licensed under the present form of the Dominion Insurance Act without violating both the law and the spirit of their constitutions. The well known New England Factory Mutuals which carry insurance on Canadian manufacturing plants of an amount of approximately \$400,000,000 are not licensed in Canada at all, and their business is conducted in Canada outside the provisions and regulations of the Insurance Act of the Dominion and under the handicap in regard to solicitation of business which the Dominion imposes. This is the fact notwithstanding a continuous struggle ever since Confederation to preserve the separate character of mutual insurance under the Dominion law. Except in regard to mutual life insurance in which the legal reserve on individual policies creates special conditions, the Dominion Act has overthrown or ignored the principles of mutual insurance.

CASUALTY INSURANCE

"I do not think that there is anything in the business of the casualty insurance companies in Canada which calls for special mention at this time except the class of employers' liability insurance. In nearly every province in the Dominion there have been established systems of workmens' compensation under the administration of boards appointed by the governments.

These systems are compulsory but self-sustaining and have resulted in entirely excluding casualty insurance companies from this large field of insurance business.

"The thing chiefly notable about automobile insurance in Canada is that there are no limitations upon the classes of cover which a company licensed to do automobile insurance may issue. The same comprehensive policy may be issued covering fire insurance, transportation, collision and theft of a motor car and the same policy may insure the owner against public liability, employers' liability and personal accident. My information is that most United States companies are incapable of writing both fire and casualty insurance in the same policy. This has seemed to me a most unfortunate and unreasonable disability and one which has retarded the proper development of the business of automobile insurance in America. We in Canada are looking forward to the time when forms of automobile insurance cover, automobile insurance premium rates, and automobile policy conditions can be simplified and standardized. In endeavouring to attain these results due regard has been had to the desirability of avoiding any handicap on United States companies carrying on business in Canada but even this important consideration must not be allowed to prevent the development of the business of domestic companies along safe, scientific and conservative lines.

"Standard automobile policy conditions are being considered by the Conference of Superintendents of Insurance this year. A considerable amount of very careful work has already been done in the drafting and revising of these conditions. In general the proposed conditions follow the plan of the New York standard conditions except that they are being adapted to a comprehensive policy form."

Mr. Gray concluded with some brief references to the usefulness of co-operation between United States and Canadian insurance departments.

APPENDIX B TO THE REPORT (1921)

OF THE

SUPERINTENDENT OF INSURANCE

An Act to amend The Ontario Insurance Act.

Assented to May 18th, 1922

HIS MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. This Act may be cited as *The Ontario Insurance Amendment Act, 1922.* Short title.

2.—(1) Section 2 of *The Ontario Insurance Act* is amended by adding the following as paragraph (1a); Rev. Stat. c. 183, s. 2, amended.

(1a) “Accident Insurance” shall mean insurance against loss arising from accident to the person of the insured. Accident Insurance.

(2) Paragraphs 13 and 16 of section 2 of the said Act are respectively amended by striking out the words “and shall not include any person, firm or corporation mentioned in section 2a” added to the said paragraphs by subsection 1 of section 28 of the said chapter 27. Rev. Stat. c. 183, s. 2, (13) and (16) amended.

(3) Paragraph 5a of section 2 of the said Act is hereby repealed and the following paragraphs are substituted therefor: Interpretation.

(5a.) “Automobile” shall include all self-propelled vehicles, their trailers, accessories and equipment, but not the rolling stock of a railway corporation as defined by *The Ontario Railway Act.* “Automobile.”

(5b.) “Automobile Insurance” shall mean insurance against liability for loss or damage to persons or property caused by an automobile or the operation thereof, and insurance against damage sustained by an automobile or the loss of an automobile. “Automobile insurance.”

Rev. Stat.
c. 183, s. 2,
amended.

(4) Section 2 of the said Act is amended by adding the following paragraph (51a);

"Sickness
Insurance."

(51a) "Sickness Insurance" shall mean insurance other than Life insurance against loss through sickness or disability of the insured not arising from accident or old age.

Rev. Stat.
c. 185,
s. 2, as
amended by
1917 c. 27,
s. 28, subs. 2,
repealed.

3. Section 2a of *The Ontario Insurance Act* as enacted by subsection 2 of section 28 of chapter 27 of the Statutes of 1917 is hereby repealed.

Rev. Stat.
c. 183,
amended.

4. *The Ontario Insurance Act* is amended by inserting the following section immediately after section 76:—

Old Age Insurance.

Old age
insurance
in friendly
society.

76a.—Notwithstanding anything in this Act a friendly society registered under this Act which files with the Registrar a declaration of an actuary as provided by subsection 2 of section 78b hereof may, if its constitution so provides and subject thereto, issue to its members old age insurance contracts providing for the payment of the money due on maturity thereof either at death or upon the insured attaining the age of sixty-five years or more, and such contracts may provide for such surrender values or other equities as may be approved by the actuary of the society and authorized by its constitution.

Rev. Stat.
amended.

5. *The Ontario Insurance Act* is amended by inserting the following section immediately after section 98:—

Penalties.

Penalty for
offence.
c. 183,

98a.—(1) Unless otherwise provided every person guilty of any act or omission declared by this Act to be an offence, shall incur a penalty of not less than \$20 and not more than \$200 for every such offence.

Burden of
proof of
license or
registry.

(2) In any prosecution under this Act, whenever it appears that the defendant or the accused has done any act or been guilty of any omission in respect of which he would be liable to some penalty under this

Act or the regulations made hereunder unless he had been duly licensed or registered it shall be incumbent upon the defendant or the accused to prove that he is duly licensed or registered.

- (3) In case of default in making any return required by this Act to be made within a limited time, the insurer or the person required by the Act to make the return shall, in addition to the penalty provided by subsection 1 hereof, incur a further penalty of \$100 for every month or part thereof during which such insurer or person neglects to file any return so required. Penalty for continued default.
- (4) Any penalty imposed under this Act shall be recoverable under *The Ontario Summary Convictions Act* and when recovered shall be paid over to the Treasurer of Ontario for the use of the Province. Application of Rev. Stat. c. 90.

6. Section 99a of *The Ontario Insurance Act* as enacted by *The Ontario Insurance Amendment Act, 1914*, and section 100 of *The Ontario Insurance Act* are repealed. Rev. Stat. c. 183, ss. 99a, 100, repealed.

Underwriters Agency

7. Section 99c of *The Ontario Insurance Act* is repealed and the following is enacted as section 99b:— Rev. Stat. c. 183, s. 99c, repealed.

99b.—(1) A policy of insurance shall not be issued through any underwriters agency under its own name for an insurer, unless such insurer is licensed to carry on business in Ontario and unless such underwriters agency shall have obtained from the Superintendent a license to issue contracts of insurance. Underwriters Agency.

- (2) Every policy of insurance issued by any such underwriters agency shall be in a form approved by the Superintendent, and shall bear upon its face the name and address of the insurer in a prominent and conspicuous manner, and the name of the underwriters agency shall not appear on the face of the policy except as a counter-signature thereto. Policy to bear name of insurer. Form of policy.

Evidence of
adoption of
form of policy
by insurer.

- (3) Upon an application for a license under this section every such underwriters agency shall furnish to the Superintendent evidence of the approval and adoption of the form of the policy by the insurer and of the authority of the underwriters agency or its agents to bind the said insurer.

Annual
Return.

- (4) Every insurer licensed under this Act carrying on business or issuing any policy of insurance through any such underwriters agency shall file an annual return of the business transacted through the said underwriters agency in a form prescribed by the Superintendent.

Rev. Stat. c.
183, s. 107,
repealed.

8. Section 107 of *The Ontario Insurance Act* is hereby repealed and the following substituted therefor:—

Life Insurance Reserves.

Standard of
valuation.

- 107.—(1) The valuation of contracts of life insurance issued by companies incorporated and licensed under the law of Ontario except contracts of friendly societies registered or licensed under this Act, shall be based on the British Offices' Life Tables, 1893, OM(5), and on a rate of interest of three and one half per centum per annum.

Deduction
allowed in
first policy
year.

- (2) In computing such valuation a deduction may be allowed from the value of a policy in the first policy year of an amount ascertained in the following manner, namely: In the case of a Twenty Payment life policy or any other form of policy, except a term policy, the net annual premium upon which is less than the corresponding net annual premium of a twenty payment life policy, the difference between the net annual premium for such policy and the corresponding net premium for a one year term insurance, and in the case of a policy with a net annual premium greater than that of a twenty payment life policy, an amount equal to the deduction allowed in respect of a twenty payment life policy.

- (3) After the first policy year the deduction allowed by the preceding subsection shall be diminished each year by an amount not less than one ninth of the deduction in the first policy year so that in the tenth year from the date of issue the value of the policy shall not be less than that ascertained in accordance with subsection 1. Deduction in subsequent years.
- (4) In case of policies subject to less than ten annual premiums the deduction ascertained as provided in subsection 2 shall, in each year after the first policy year, be reduced by an amount not less than the equal parts thereof required to provide that the value of the policy at the end of the premium paying period shall be not less than that ascertained in accordance with subsection 1. Deduction where less than ten annual premiums.
- (5) In the case of policies where the net premium is less than the net premium calculated upon the British Offices' Life Tables 1893, OM⁽⁵⁾, with interest at three and one half per centum per annum, an additional liability shall be charged against such policy to the extent of the value of an annuity consisting of the difference between such net premium and the premium stated in the policy. Additional liability in certain cases.
- (6) Where a contract of life insurance provides for accident or sickness insurance benefits the Superintendent may prescribe by regulations the basis for valuing such benefits, but no deduction shall be allowed from the basis so fixed under the provisions of subsection 2 hereof, and in the valuation of the life insurance benefits under such contracts, the amount of the net annual premium upon which the deduction provided for in the preceding subsections is to be based, shall be the net annual premium exclusive of the premium for such accident or sickness benefits. Accident and Sickness benefits.

Annuity
contracts.

- (7) In the case of annuity contracts, whether immediate or deferred, the valuation basis shall be the British Offices' Select Life Annuity Tables, 1893 (male or female according to the sex of the nominee) with interest at three and one-half per centum per annum.

Rev. Stat.
c. 183,
amended.

9. *The Ontario Insurance Act* is amended by inserting the following section immediately after section 108:—

Records and Returns

Record of
premium
income
and losses.

- 108a.—(1) Every registered insurance corporation which carries on in Ontario the business of fire insurance shall keep at its principal office in Ontario, a record of the premium income of the corporation derived from risks located in Ontario and of claims paid in respect of such risks so as to show at any time the experience of the corporation from month to month according to a classification of such risks prescribed by the Superintendent.

Audit and
direction
where re-
cords not
duly kept.

- (2) If, at any time, it appears to the Minister on the report of the Superintendent that such records are not kept in such a manner, as to show correctly the experience of the corporation in Ontario as herein required the Minister may nominate a competent accountant to proceed under his direction to audit the books and records of the corporation and to give such instructions as will enable the officers of the corporation to keep the records correctly thereafter.

Expenses of
audit.

- (3) The expense of such an audit shall be borne by the corporation and shall not exceed Fifteen dollars per day and necessary travelling expenses of the accountant nominated and the account shall, when certified and approved under the hand of the Superintendent, be paid by the corporation forthwith.

- (4) Every registered insurance corporation undertaking the business of fire insurance in Ontario, shall prepare and file annually with the Superintendent on or before the first day of March in each year, on a printed form to be supplied by the Superintendent, a sworn statement of the premium income and losses experienced within Ontario for the calendar year next preceding the date of the return according to the records required to be kept by this section.
- (5) Any corporation and the principal officer within Ontario of any corporation which contravenes the provisions of this section shall be guilty of an offence.

Annual Statement of premium income and losses.

Contravention of section an offence.

10. Subsection 4 of section 109 of *The Ontario Insurance Act* is repealed and the following subsections substituted therefor:—

Rev. Stat. c. 183, s. 109 (4). repealed.

Real Estate.

- (4) Except in the case of a friendly or a fraternal society registered under this Act, any corporation may acquire and hold absolutely for its own use and benefit such real property as is necessary for the transaction of its business, and such real property as is acquired by it by foreclosure and in satisfaction of a debt, and may sell, mortgage, lease or otherwise dispose of the same, but such corporation shall sell any such last mentioned real property within seven years after it has been so acquired, otherwise it shall be forfeited to His Majesty for the uses of Ontario.
- (4a) Except in the case of a friendly or a fraternal society registered under this Act, any corporation registered hereunder may acquire and hold real property in addition to that provided for by the preceding subsection and may acquire or hold or construct a building larger than is required for the transaction of its business and may lease any part of such building not so required, upon complying with and subject to the provisions of *The Mortmain and Charitable Uses Act*.

Power of companies as to holding land.

Additional real property.

Rev. Stat. c. 103.

Power of
Friendly and
Fraternal
Societies as
to holding
land.

(4b) In the case of a friendly or a fraternal society registered under the provisions of this Act, any such society or any branch or lodge thereof may, subject to its constitutions or rules, acquire and hold absolutely for its own use and benefit such real estate as is necessary for the transaction of its business and when so authorized by the Lieutenant-Governor in Council, may acquire and hold or construct a building larger than is required for the transaction of its business and may lease any part of such building not so required, and may hold such real estate as is acquired by it by foreclosure or in satisfaction of a debt, and may sell, mortgage, lease or otherwise dispose of the same; but the society, branch or lodge shall sell any such last mentioned real estate within seven years after it has been so acquired, otherwise it shall be forfeited to His Majesty for the uses of Ontario.

Rev. Stat.
c. 183, s. 172,
repealed.

11. Section 172 of *The Ontario Insurance Act*, is repealed.

Rev. Stat.
c. 183
amended.

12. *The Ontario Insurance Act* is amended by adding thereto after section 190 the following sections:

Accident and Sickness Insurance.

Application
of following
sections.

190a.—(1) Sections 190a to 190h inclusive shall apply to accident and sickness insurance and to an insurer undertaking accident and sickness insurance in the Province but shall not apply to any fraternal society or to its contracts.

What rights
may be in-
sured against.

(2) Every insurer licensed for the transaction of accident or sickness insurance may, within the limits and subject to the restrictions prescribed by the license, insure or re-insure any person against accident, sickness or disability, total or partial, so long as the contingency insured against does not happen by design of the insured.

What accident
includes.

190b. In every contract of accident insurance, the event insured against shall include any bodily injury occasioned by external force or agency, and happening without the direct intent of the person injured, or as the indirect result of his intentional act, and no term, condition, stipulation, warranty or proviso of the contract, varying the obligation or liability of the insurer shall, as against the insured, have any force or validity, but the contract may provide for the

exclusion from the risks insured against of accidents arising from any hazard or class of hazard expressly stated in the policy.

190c.—(1) The conditions set forth in this section shall be deemed, subject to the provisions of sections 190d, 190e, and 190f, to be part of every contract of accident and of sickness insurance in force in Ontario, and shall be printed on every policy hereafter issued under the heading "Statutory Conditions." Statutory conditions.

(2) An insurer may renew an existing contract of insurance by issue of a renewal receipt on which is printed in conspicuous type, "This policy is subject to the Statutory Conditions respecting contracts of Accident and Sickness Insurance contained in Section 190c of *The Ontario Insurance Act*."

STATUTORY CONDITIONS.

1. This policy, including the endorsements and attached papers, if any, contains the entire contract of insurance except as it may be modified by the insurer's classification of risks and premium rates as provided by Condition 3. Entire contract included in policy.

2. All statements made by the insured upon the application for this policy shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall be used in defense of a claim under this policy unless it is contained in the written application for the policy and unless a copy of the application, or such part thereof as is material to the contract, is endorsed upon or attached to the policy when issued. Statements of the insured.

3. If a *bodily injury* or *any sickness* insured against happens to the insured while engaged temporarily or permanently in an occupation classified as more hazardous than that stated herein to be the occupation of the insured, the liability under this policy shall be limited to such amount as the premium paid would have purchased for the more hazardous occupation according to the limits classification of risks, and premium rates of the insurer last filed with the Superintendent of Insurance; provided that the performance of ordinary duties about his residence or while engaged in recreation shall not be regarded as a change of occupation by the insured. Limited liability where insured engaged in more hazardous occupation.

4. If the insured shall, at any time, change his occupation either temporarily or permanently to an occupation classified by the insurer as less hazardous than that stated Rebate of premium where insured adopts less hazardous occupation.

in the policy to be the occupation of the insured, the insurer shall upon written request of the insured and surrender of this policy, issue a policy for the unexpired term at the lower rate of premium applicable to such less hazardous occupation, and the insurer shall return to the insured the amount by which the unearned premium on the original policy exceeds the premium charge at such lower rate for the unexpired term.

Insurer not
liable for sick-
ness within
first 15 days.

5. Unless otherwise specifically stated in this policy, the insurer is not liable for any loss occasioned by sickness contracted by the insured within fifteen days from noon standard time of the day on which the policy comes into force.

Limited lia-
bility where
aggregate
benefits exceed
money value
of the time
of the insured

6. If the *accident or sickness* benefits for loss of time secured hereunder together with the *accident or sickness* benefits payable under other contracts of insurance upon the person of the insured, make up an aggregate indemnity in excess of the money value of the time of the insured, the insurer shall be liable only for such proportion of the benefits stated in this policy as the money value of the time of the insured bears to the aggregate of the benefits payable under all such contracts on the person of the insured, and the excess premium, if any, paid by the insured shall be returned to him by the insurer.

Notice to
insurer.

7. Any written notice to the insurer may be delivered at or sent by registered post to the chief agency or head office of the insurer in the Province or delivered or sent to any authorized agent of the insurer therein.

Notice to
insured.

8. Any written notice may be given to the insured by letter personally delivered to him or by registered letter addressed to him at his last post office address notified to the insurer, or where not notified and the address is not known, addressed to him at the agency, if any, at which the application was received.

Termination
by insurer.

9. The insurance may be terminated by the insurer at any time by giving to the insured ten days' notice of cancellation by registered mail or five days' notice of cancellation personally delivered to the insured and refunding in either case the excess of paid premium beyond the *pro rata* premium for the expired time.

Termination
by insured.

10. The insurance may be terminated by the insured at any time by giving written notice of termination to the insurer in which case the insurer shall, upon surrender of this policy refund the excess of paid premium beyond the customary short rate for the expired time.

11. In the case of termination of the insurance by the insurer, repayment of the excess premium may be made in money, by post office order, postal note or cheque, payable at par certified by a chartered bank doing business in the Province: If the notice is given by registered letter, such repayment shall accompany the notice and in such case the ten days mentioned in Condition 9 shall commence to run from the day following the receipt of a registered letter at the post office to which it is addressed. ^{Repayment of excess premium.}

12. Any person entitled to make a claim under this policy shall:

- (a) Give notice of claim in writing to the insurer not later than thirty days *from the date of the accident or from the date of the commencement of disability from sickness*; provided that failure to give notice shall not invalidate the claim if it is shown that it was not reasonably possible to give such notice within such time, and that notice was given as soon as was reasonably possible. ^{Notice of claim.}
- (b) Furnish to the insurer such proof of claim as is reasonably possible in the circumstances of the happening of the *accident or sickness* and the loss occasioned thereby, *within ninety days after the happening of the accident, or, in the case of sickness, within ninety days after the date of termination of the period of disability from sickness for which the insurer is liable.* ^{Proof of claim.}
- (c) If so required by the insurer, furnish a certificate from a licensed medical practitioner as to the cause and nature of the *accident or sickness* for which the claim is made and as to duration of the disability caused thereby. ^{Medical certificate.}

13. The insurer shall, upon receiving notice of *accident or sickness*, furnish to the claimant such forms as are usually furnished by them for proofs of claim, and if such forms are not so furnished within fifteen days after receipt of such notice, the claimant shall be deemed to have complied with the requirements of the policy as to proof of claim, if he submits within the time fixed in this policy, for filing such proofs, a written statement of the happening and character of the *accident or sickness* and of the extent of the loss for which the claim was made. ^{Insurer to furnish proof of claim.}

Right of examination including right to make an autopsy.

14. The insurer shall have the right, and the claimant shall afford to the insurer an opportunity, to examine the person of the insured when and as often as it may reasonably require while the claim hereunder is pending and also in the case of death of the insured to make an autopsy subject to any law of the Province relating to autopsies.

Claimant other than beneficiary must prove interest.

15. Any claim made under this policy by a claimant other than the beneficiary named in the policy, shall be subject to proof of the interest of the claimant.

Who may give notice and proofs of claim.

16. Notice of claim may be given and proofs of claim may be made by the agent of the insured, or of the beneficiary, in case of the absence of the insured or beneficiary or in case of inability of the insured or the beneficiary to give the notice or make the proof, such absence or inability being satisfactorily accounted for, or in the like case or if the insured refuses to do so, by a person to whom any part of the insurance money is payable.

When moneys other than for disability payable.

17. All moneys payable under this policy for loss other than that of time on account of disability shall be paid within 60 days after the receipt of proofs of claim.

When indemnity on account of disability payable.

18. The indemnity for loss of time on account of disability shall be paid within thirty days after proof of claim and as long as the insurer remains liable for the disability at the expiration of every succeeding sixty days, provided that the insurer may, in case the disability continues, require proof thereof for each such period of sixty days, which proof shall be furnished within ninety days after the termination of each period in respect of which the claim is made.

Right of insured to assign policy; preferred beneficiary.

19. Subject to the laws of the Province in which this contract is made, the insured may, without the consent of the beneficiary assign the policy and may, from time to time, change the beneficiary or revoke the benefits thereof, or make it entirely payable to himself or to his estate, provided that if the beneficiary is a preferred beneficiary under the statutes of the Province in which the contract is made, the rights of the insured and the beneficiaries hereunder shall be subject to such statutes.

Waiver.

20. The insurer shall not be deemed to have waived any condition of this policy either in whole or in part, unless the waiver is clearly expressed in writing, signed by the insurer.

Limitation of actions.

21. Any action or proceeding against the insurer for the recovery of any claim under this policy shall be commenced within one year after the cause of action arose.

190d.—(1) If the policy does not insure against accident, the words of Conditions numbers 3, 6, 12 and 13 relating to accident and printed in italics may be omitted from the policy. Certain conditions to be omitted from policy in special cases.

(2) If the policy does not insure against sickness, Condition No. 5, and also the words of Conditions 3, 6, 12 and 13 relating to sickness and printed in italics may be omitted from the policy.

(3) If the policy provides that the contract may not be terminated by the insurer at any time, the Conditions numbered 9, 10 and 11 may be omitted from the policy.

(4) If an entire condition is omitted pursuant to this section, there shall be inserted after the condition number the following words within brackets ("This condition is not applicable to this policy and is omitted pursuant to statute").

190e. Where a policy of accident insurance is issued in the form of a ticket through the agency of a railway corporation the statutory conditions set out in Section 190c of this Act need not be printed on the ticket if such policy contains the following notice printed in conspicuous type: "This policy is issued subject to the statutory conditions respecting contracts of accident insurance contained in Section 190c, of *The Ontario Insurance Act*." Accident ticket policy conditions need not be printed.

190f.—(1) If an insurer desires to vary, omit, or add to the statutory conditions or any of them except as provided in Sections 190d and 190e, there shall be printed in conspicuous type not less in size than ten point, and in red ink, immediately after such conditions, the proposed variations or additions or a reference to the omissions, with these introductory words: "This policy is issued on the above statutory conditions with the following variations, omissions and additions which are, by virtue of *The Ontario Insurance Act*, in force so far only as they shall be held to be just and reasonable to be exacted by the insurer." Variations in conditions.

(2) No variation, omission or addition except as provided in Sections 190d and 190e shall be binding upon the insured unless the foregoing provisions of this section have been complied with, and any variation, omission or addition shall be so binding only in so far as it is held by the court before which a question relating thereto is tried, to be just and reasonable. Effect of variations.

Use of
red ink.

190*g*. No red ink shall be used on the face of a policy except the name, address and emblem of the insurer, and the policy number, and for the purposes mentioned in this Act.

Relief from
forfeiture.

190*h*. In any case where there has been imperfect compliance with a statutory condition as to the proof of loss to be given by the insured or as to any matter or thing to be done or omitted by the insured after the maturity of the contract, and a consequent forfeiture or avoidance of the insurance in whole or in part, and the court deems it inequitable that the insurance should be forfeited or avoided on that ground, the court may relieve against the forfeiture or avoidance on such terms as it may deem just.

Rev. Stat.
c. 183,
amended.

13. *The Ontario Insurance Act* is amended by inserting the following sections:

Fire Insurance as Collateral Security.

198*a*—(1) A mortgagee shall not accept or be entitled to receive either directly or through his agent or employee, and no officer or employee of such mortgagee shall accept or receive any commission or other remuneration or benefit in consideration of effecting a contract of insurance or renewal thereof under which contract loss, if any, is payable to him as mortgagee.

(2) No insurer or agent or broker shall pay, allow or give any commission or other remuneration or benefit to a mortgagee or to any person in his employ or on his behalf, in consideration of effecting a contract of insurance or renewal thereof, under which contract loss, if any, is payable to him as mortgagee.

(3) Any insurer or other person who contravenes the provisions of this Section shall be guilty of an offence.

14. *The Ontario Insurance Act* is amended by adding the following sections, immediately after section 198*a* :—

Application.

198*b*. Sections 198*b* to 198*m* shall apply to automobile insurance and to any insurer carrying on the business of automobile insurance in Ontario.

198c. No contract shall be made for a term exceeding three years, but any contract may be renewed by the delivery of a renewal receipt or a new premium note. Term of contract

198d.—(1) Subject to the provisions of subsection Written application.
4, an insurer shall not effect a contract of automobile insurance unless such insurer has received an application therefor in writing signed by the insured, or by his agent, authorized in writing signed by the insured.

(2) A copy of the application shall be attached Copy thereof.
to and form part of the policy when issued by such insurer.

(3) The application shall set forth the insured's occupation or business, the description of the automobile insured, its purchase price to the insured, whether fully paid for or otherwise, whether purchased new or second-hand, particulars of any mortgage, lien or other encumbrance, the uses to which it is and will principally be put, the place where it is and will be principally maintained and garaged, the locality where it is and will be principally used, the fact of any accident in which an automobile owned or operated by the insured has been involved, the particulars of any claims made against and by the insured in respect of the ownership or operation of any automobile, whether any insurer has cancelled any automobile policy of the insured, or refused to issue automobile insurance to the insured and such further information as the insurer may require. Contents of application.

(4) An insurer may, without a written application, effect a contract of insurance for a period not exceeding fourteen days and may issue an interim receipt or temporary binder in respect thereof. Temporary insurance.

(5) Upon every written application there shall be printed or stamped in conspicuous type, not less in size than ten point and in red ink the following words: Notice to applicant on written application.

"If the applicant knowingly misrepresents or conceals any fact or circumstance required by this application to be made known, the contract of insurance shall be void as to the property or risk undertaken in respect of which the misrepresentations or omission is made."

Contents of
policy.

198e. Every policy shall contain the name and address of the insurer, the name and address of the insured, the name of the person or persons to whom the insurance money is payable, if other than the insured, the premium for the insurance, the perils or risks insured against, the indemnity for which the insurer may become liable, the event on the happening of which such liability is to accrue, and the term of the insurance.

Limitation
of risk.

198f. The contract may provide for the exclusion, from the risks insured against, of losses arising from any hazard or class of hazard expressly stated in the policy.

Statutory
conditions.

198g. The conditions set forth in this section shall, subject to the provisions of sections 198h and 198i, be deemed to be part of every contract of automobile insurance in force in Ontario, and the said conditions shall be printed on every policy under the heading "Automobile Statutory Conditions."

Automobile Statutory Conditions.

Material
facts.

1. All statements made by the insured upon the application for this policy shall, in the absence of fraud, be deemed representations and not warranties, and no such statement shall be used in defence of a claim under this policy unless it is contained in the written application for the policy and unless a copy of the application, or such part thereof as is material to the contract, is endorsed upon or attached to the policy when issued.

2. If any person applying for insurance falsely describes the property to the prejudice of the insurer or knowingly misrepresents or conceals or omits to communicate any circumstance which is required by the terms of the written application to be made known to the insurer, the contract shall be void as to the property or risk undertaken in respect to which the misrepresentation or omission is made. Misrepresentation.
3. Any change material to the risk, and within the control and knowledge of the insured, shall void the policy as to the part affected thereby, unless the change is promptly notified in writing to the insurer or its local agent; and the insurer when so notified may return the unearned portion, if any, of the premium paid and cancel the policy, or may notify the insured in writing that, if he desires the policy to continue in force, he must, within fifteen days of the receipt of the notice pay to the insurer an additional premium, and in default of such payment the policy shall no longer be in force and the insurer shall return the unearned portion, if any, of the premium paid. Material change in risk.
4. After a written application for insurance, it shall be deemed that any policy sent to the insured is intended to be in accordance with the terms of the application, unless the insurer points out by registered letter addressed to the insured the particulars wherein it differs from the application, in which case the insured may, within one week from the receipt of the notification, reject the policy. Form of contract.
5. The insurer shall not be liable under this policy while the automobile, with the knowledge, consent or connivance of the insured is being driven by a person under the age limit fixed by law, or, in any event, under the age of 16 years, or by an intoxicated person. Risks not covered.

Risks not
covered except
by permission.

6.—(1) Unless otherwise specifically stated in the policy, or endorsed thereon, the insurer shall not be liable:—

(a) For loss or damage caused by earthquake, invasion, insurrection, riot, civil commotion, military or usurped power.

(b) If the interest of the insured in the automobile is other than unconditional and sole ownership.

(c) If the automobile is or becomes encumbered by any lien or mortgage.

(d) If there is any material change in the nature of the insurable interest of the insured in the automobile, by sale, assignment or otherwise, except through change of title by succession, or by death, or by an authorized assignment under *The Bankruptcy Act*.

(e) If at the time a loss, damage or accident occurs there is any other insurance, of the same interest, whether valid or not, covering said loss or damage, or any portion thereof, which would have been in force if this insurance had not been effected.

(2) If permission has been given for other insurance under paragraph (e) of this condition, the insurer will be liable only for his rateable proportion of such loss or damage.

Inspection.

7. The insurer shall be permitted at all reasonable times to inspect the automobile and its equipment.

Accidents to
the persons
and property
of others.

8.—(1) Upon the occurrence of an accident involving bodily injuries or death, or damage to property of others, the insured shall promptly give written notice thereof to the insurer, with the fullest information obtainable at the time. The insured shall give like notice, with full particulars of any claim made on account of such accident, and every writ, letter, document or advice

received by the insured from or on behalf of any claimant shall be immediately forwarded to the insurer.

(2) The insured shall not voluntarily assume any liability or settle any claim except at his own cost. The insured shall not interfere in any negotiations for settlement or in any legal proceeding, but, whenever requested by the insurer, shall aid in securing information and evidence and the attendance of any witnesses, and shall co-operate with the insurer, except in a pecuniary way, in all matters which the insurer deems necessary in the defence of any action or proceeding or in the prosecution of any appeal.

(3) No action to recover the amount of a claim under this policy shall lie against the insurer unless the foregoing requirements are complied with and such action is brought after the amount of the loss had been ascertained either by a judgment against the insured after trial of the issue or by agreement between the parties with the written consent of the insurer and no such action shall lie in either event unless brought within one year thereafter.

9.—(1) Upon the occurrence of any loss of Loss or damage to the automobile. or damage to the insured automobile, the insured shall, if such loss or damage is covered by this policy;

(a) Forthwith give notice thereof, in writing, to the insurer, with fullest information obtainable at the time, and shall, at the expense of the insurer, and as far as reasonably possible, protect the automobile from further loss or damage, and any such further loss or damage accruing directly or indirectly from a failure to protect shall not be recoverable hereunder. No repairs shall be undertaken or any physical evidence of the

loss or damage removed without the written consent of the insurer, except such repairs as are immediately necessary for the protection of the automobile from further loss or damage; or until the insurer has had a reasonable time to make the examination provided for in subsection 2 of this condition.

- (b) Deliver to the insurer within ninety days of the date of the loss or damage a statutory declaration stating the place, time and cause of the loss or damage, so far as the insured knows or believes, the interest of the insured and of all others in the automobile, the sound value thereof, the amount of loss or damage thereto, all encumbrances thereon, and all other insurance, whether valid or not, covering the automobile and that the loss or damage did not occur through any wilful act or neglect, procurement, means or connivance of the insured;
- (2) After any loss or damage to an insured automobile, the insurer shall have right of access to and examination of such automobile by accredited agents of the insurer sufficient to enable such agents to ascertain the amount of the damage sustained.
- (3) The insured shall submit to examination under oath, and shall produce for examination, at such reasonable place as is designated by the insurer or its representative, all books of account, bills, invoices and other vouchers, in his possession or control which relate to the matters in question, and shall permit extracts and copies thereof to be made.
- (4) The insurer shall not be liable beyond the actual cash value of the automobile at the time any loss or damage occurs, and the loss or damage shall be ascertained or estimated according to such actual cash value with proper deduction for depreciation, however caused, and shall in no event

exceed what it would cost to repair or replace the automobile or any part thereof with material of like kind and quality; provided, that in the event of any part of the automobile being obsolete and out of stock the liability of the insurer in respect thereof shall be limited to the value of such part at the time of loss or damage not exceeding the maker's last list price; the ascertainment or estimate of such loss or damage shall be made by the insured and the insurer, or if they disagree, then by appraisers, as hereunder provided.

- (5) Except where an appraisal has been had, the insurer, instead of making payment, may within a reasonable time repair, rebuild or replace the property damaged or lost with other of like kind and quality, giving written notice of its intention so to do within seven days after receipt of the proofs of loss; but there can be no abandonment of the automobile to the insurer without its consent. In the event of the insurer exercising such option, the salvage, if any, shall revert to it.
- (6) In the event of disagreement as to the nature and extent of the repairs and replacements required, or as to their adequacy, if effected, or as to the amount payable in respect of any loss or damage, such questions shall be determined by appraisers before recovery can be had hereunder, whether the right to recover on the policy is disputed or not and independently of all other questions. The insured and the insurer shall each select one appraiser, and the two so chosen shall then select a disinterested umpire. Thereafter the two appraisers together shall estimate or appraise the loss or damage, stating separately sound value and damage, or determine the adequacy of such repairs or replacements, and failing to agree, shall submit their differences to the umpire.

- (7) In case either party fails to name an appraiser within seven clear days after being served with written notice so to do, or in case the appraisers fail to agree upon an umpire within fifteen days after their appointment, or in case an appraiser or umpire refuses to act or is incapable of acting, or dies, a judge of a superior, county or district court having jurisdiction in the county or district in which the appraisal is to be made may appoint such appraiser or umpire on the application of the insured or of the insurer.
- (8) An award in writing of the two appraisers, or of one appraiser and the umpire, shall determine the nature and extent or adequacy of the repairs and replacements, or the amount of such loss or damage.
- (9) Each party shall pay the appraiser selected by him, and shall bear equally the other expenses of the appraisal and of the umpire.
- (10) Neither the insurer or the insured shall be deemed to have waived any provision or condition of this policy by any act relating to the appraisal, or to the delivery and completion of proofs of loss, or to the investigation or adjustment of the claim.
- (11) The sum for which the insurer is liable hereunder for loss or damage shall be payable within sixty days after the proof of loss herein required has been received by the insurer, but if appraisal is demanded, then within fifteen days after the award has been made by the appraisers. No suit or action however, may be brought for the recovery of any claim unless the insured has complied with the foregoing requirements, nor unless such action is commenced within one year after the happening of the loss.

10. Notice of claim may be given and proofs ^{Who may give notice and proofs of claim.} of claim may be made by the agent of the insured, in case of the absence of the insured or in case of inability of the insured to give the notice or make the proof, such absence or inability being satisfactorily accounted for, or in the like case or if the insured refuses to do so by a person to whom any part of the insurance money is payable.
11. Any fraud or wilfully false statement ^{Fraud} made under oath or in a declaration in relation to any of the above particulars shall vitiate the claim of the person making the declaration in any matter affected by such fraud or false statement.
12. The insurer on paying the loss shall be ^{Subrogation.} subrogated to the extent of such payment to all right of recovery against any third party, and on such payment, or on assuming liability therefor may require from the insured a transfer of his rights against such third party, and the insured shall execute all documents properly required by the insurer to secure to it such rights.
- 13.—(1) This policy may be cancelled at any ^{Cancellation.} time at the request of the insured, and the insurer shall, upon surrender of the policy, refund the excess of paid premium above the customary short rate premium for the time the policy has been in force.
(2) This policy may be cancelled at any time by the insurer giving to the insured fifteen days' notice in writing of cancellation by registered mail, or five days' notice of cancellation personally delivered, and refunding the excess of paid premium beyond the *pro rata* premium for the expired time. Repayment of excess premiums may be made by money, post office order, postal note or cheque. Such repayment shall accompany the notice, and in such case, the fifteen days above mentioned shall commence to run from the day following the receipt of the registered letter at the post office to which it is addressed.

Waiver.

14. No condition or provision of this policy, either in whole or in part, shall be deemed to have been waived or altered by the insurer unless the waiver is clearly expressed in writing signed by the manager of the insurer or its chief agent for Canada or this Province.

Notice.

15. Any written notice to the insurer may be delivered at or sent by registered post to the chief agency or head office of the insurer in this Province. Written notice may be given to the insured by letter personally delivered to him or by registered letter addressed to him at his last post office address, notified to the insurer, or, where no address is notified and the address is not known, addressed to him at the post office of the agency, if any, from which the application was received.

Conditions
8 and 9 may
be omitted in
certain cases.

- 198h.—(1) If the policy does not insure against accident to persons or damage to property of others than the insured, condition number 8 may be omitted from the policy.

- (2) If the policy does not insure against loss or damage to the insured automobile, condition number 9 may be omitted from the policy.

- (3) If a condition is omitted pursuant to this section there shall be inserted, after the Condition number, the following words, within brackets, “[*This Condition is not applicable to this policy and is omitted pursuant to statute*].”

Variations
in conditions.

- 198i.—(1) If an insurer desires to vary, omit or add to the automobile statutory conditions or any of them, except as provided in the preceding section, there shall be printed in conspicuous type, not less in size than ten point, and in red ink, immediately after such conditions, the proposed variations or additions or a reference to the omissions with these introductory words:

"Variations in Conditions.

"This policy is issued on the above statutory conditions with the following variations, omissions and additions, which are, by virtue of *The Ontario Insurance Act*, in force so far only as they shall be held to be just and reasonable to be exacted by the insurer."

- (2) No variation, omission or addition shall be binding on the insured unless the foregoing provisions of this section have been complied with; and any variation, omission or addition shall be so binding only in so far as it is held by the court before which a question relating thereto is tried to be just and reasonable. Variation to be just and reasonable.
- (3) Where permission is given in the statutory conditions for extension of the insurance to additional risks or coverage by the use, in the statutory conditions, of the word "unless otherwise specifically stated in the policy" or words to the like effect, such extension expressly made in the policy shall not be deemed to be a variation of the statutory conditions within the meaning of this section. Extension of cover not a variation.
- 198j. No red ink shall be used on the face of a policy except the name, address and emblem of the insurer, and the policy number and for the purposes mentioned in this Act. Use of red ink.
- 198k. In any case where there has been imperfect compliance with a statutory condition as to the proof of loss to be given by the insured, or as to any matter or thing to be done or omitted by the insured after the maturity of the contract, and a consequent forfeiture or avoidance of the insurance, in whole or in part, and the court deems it inequitable that the insurance should be forfeited or avoided on that ground, the court may relieve against the forfeiture or avoidance on such terms as it may deem just. Relief from forfeiture.

Partial
payment
of Loss
Clause.

198*l*.—(1) A policy may contain a partial payment of loss clause to the effect that the insurer in the event of loss shall pay only an agreed proportion of any loss which may be sustained or the amount of the loss after deduction of a sum specified in the policy, in either case not exceeding the amount of the insurance, in which case there shall be printed or stamped upon the face of the policy in conspicuous type in red ink, the words: "This policy contains a partial payment of loss clause."

Clause not to
be deemed
an addition
or variation.

(2) Such partial payment of loss clause shall not be deemed an addition to the statutory conditions or be subject to the provisions of section 198*i*.

Prohibition
of action
before
award of
appraisers.

198*m*. Where by the statutory conditions of an automobile insurance policy the holding of an appraisal is provided for in the event of a dispute as to the amount of the loss or the adequacy of the repairs under the policy, no action shall be brought to recover the amount secured by the policy if the amount of the loss or the adequacy of the repairs is in dispute, until the award of the appraisers has been rendered in accordance therewith, and in any such action the award of the appraisers shall be conclusive as to the amount of the loss, or the adequacy of the repairs.

Rev. Stat. c.
183, s. 219,
subs. 4,
clause a.

Valuation of
annuities.

15. Clause (a) of subsection 4 of section 219 of *The Ontario Insurance Act* is amended by striking out the words "in Schedule C" and inserting in lieu thereof "in section 107."

Rev. Stat. c.
183 amended.

16. *The Ontario Insurance Act* is amended by adding thereto the following Part :

PART V.

PROVISIONS RELATING TO AGENTS, BROKERS AND ADJUSTERS.

Interpreta-
tion.

246. In this Part :

"Adjuster"

(1) "adjuster" shall mean a person who, for compensation, not being a barrister or solicitor acting in the usual course of his profession or a trustee or an agent of the property insured, directly or indirectly so-

licits the right to negotiate the settlement of a loss under a fire insurance policy on behalf of the insured or the insurer or holds himself out as an adjuster of losses under fire insurance policies.

- (2) "agent" shall mean a person who, for com- "Agent"
pensation, not being a duly licensed insur-
ance broker or a person acting under the
authority of subsection 14 or 15 of
section 247, solicits insurance on behalf of
any insurer or transmits, for a person other
than himself, an application for or a policy
of insurance to or from such insurer or
offers or assumes to act in the negotiation
of such insurance or in negotiating its
continuance or renewal.
- (3) "broker" shall mean a person who, for com- "Broker"
pensation, not being a licensed agent or a
person acting under the authority of sub-
sections 14 or 15 of section 247, acts
or aids in any manner in negotiating con-
tracts of insurance or placing risks or
effecting insurance or in negotiating the
continuance or renewal of such contracts
for a person other than himself.

Licenses of Insurance Agents.

- 247.—(1) The Superintendent may issue to ^{Licensing}
any person who has complied with the re- ^{agents.}
quirements of this Act a license authori-
zing such person to carry on business as an
insurance agent subject to the provisions of
this Act to the terms of the license.
- (2) Licenses so issued shall be of two classes: ^{Classification.}
- (a) Licenses for life insurance, or life and
accident insurance, or life and acci-
dent and sickness insurance;
- (b) Licenses for any classes of insurance
other than life insurance.
- (3) Upon written notice to the Superintendent ^{Issue of}
that a licensed insurer has appointed a ^{license.}
person to act as his agent in Ontario and
upon due application of such person and

payment by him of a fee of three dollars, the Superintendent shall, if he is satisfied that the applicant is a suitable person to receive a license and intends to hold himself out publicly and carry on business in good faith as an insurance agent, issue to the applicant a license which shall state in substance that the holder is, during the term of the license, authorized to carry on within Ontario the business of an insurance agent.

Notice of
appointment
of agent.

- (4) Such notice of appointment by an insurer shall be upon a form furnished by the Superintendent and shall state that the appointee has been authorized in writing by the insurer to act as agent in the soliciting of and negotiating for insurance and shall be accompanied by a sworn statement of the appointee on a form furnished by the Superintendent which shall give the name, age, residence and present occupation of the applicant and his occupation for the five years next preceding the date of the notice and particulars of any other employment in which he may be engaged and such other information as the Superintendent may require.

Limitations
of License.

- (5) Where the applicant is the appointee of an insurer carrying on in Ontario the business of life insurance, or life and accident insurance, or life and accident and sickness insurance, the license shall expressly limit the authorization of the agent to the class of insurance for which the insurer is licensed; and when the applicant is the appointee of an insurer carrying on in Ontario any class or classes of insurance business other than life insurance, the license shall expressly exclude the business of life insurance, but nothing herein shall prevent the issue to the same applicant of two licenses including all classes of insurance if due application has been made for two licenses.

- (6) Where the agency, upon notice of which a ^{Notice of} license is issued, is terminated, notice in ^{termination of} writing shall forthwith be given by the in- ^{agency,} surer to the Superintendent of such termin- ^{suspension} ation, with the reason therefor, and there- ^{and revivor.} upon the license shall be *ipso facto* sus- pending, but such license may be revived subject to the approval of the Superinten- dent upon filing of notice of a new agency appointment and upon payment of a fee of one dollar.
- (7) An insurer who fails to notify the Super- ^{Failure to} intendent within thirty days of the ^{give notice.} termination of an agency appointment as re- quired by the preceding subsection shall be guilty of an offense.
- (8) A license issued under this section may be ^{Revocation} revoked by the Superintendent if, after due investigation and a hearing, he determines that the holder of such license (a) has violated any provision of *The Ontario Insurance Act* by any act or thing done in respect to insurance for which such license is required; or (b) has made a material mis-statement in the application for such license; or (c) has been guilty of a fraudulent practice; or (d) has demonstrated his incompetency or untrustworthiness to trans- act the insurance agency business for which such license has been granted, by reason of anything done or omitted in or about such business under the authority of such license.
- (9) In determining the granting or refusal of ^{Advisory} an application for a license or renewal of ^{Board to} license, or the cancellation of any existing ^{Report on} license, the Superintendent may, and shall ^{Complaint.} when so requested in writing by the appli- cant or licensee, nominate an advisory board before which the hearing provided for in the preceding subsection shall be had, on which board there shall be a repre- sentative of insurers and a representative of agents, and a representative of the Superintendent, and the decision of the

Superintendent rendered after the hearing and on the advice of such board shall be final and binding upon all parties concerned and shall not be subject to appeal.

Term of
license.

- (10) A license issued hereunder shall expire on the thirtieth day of September next after its issue unless automatically revoked by notice pursuant to subsection 4 hereof or unless revoked or suspended by the Superintendent; but such license may, in the discretion of the Superintendent, be renewed for a succeeding year upon due application upon a form prescribed by the Superintendent giving such information as he may require, accompanied by a certificate of agency appointment of a licensed insurer and payment of a fee of three dollars, without requiring anew the detailed information hereinbefore specified.

Form and
Condition of
renewal
licenses.

- (11) The Superintendent may issue renewal licenses upon due application upon a form prescribed by the Superintendent giving such information as he may require of persons, to whom certificates of authority as insurance agents have been issued during the year ended September thirtieth, 1922, pursuant to the provisions of *The Ontario Insurance Act*, without requiring anew the detailed information hereinbefore specified, and such renewal license shall have the same force and effect as if it had been issued in the renewal of a license issued under the provisions of this section.

Authority
of agents.

- (12) The holder of a license under this section as agent for insurance other than life insurance may, during the term and validity of his license, act as agent for any licensed insurer within the limits prescribed by his license and may act as an insurance broker in dealing with licensed insurers without other or additional license.

- (13) A collector of insurance premiums who does not solicit application for or the renewal or continuance of insurance contracts or act or aid in negotiating such contracts or the renewal thereof, may carry on such business without a license therefor, provided that the collection fee does not exceed five per centum of any amount collected. Licenses not required, under what circumstances. Collectors.
- (14) A member of a duly registered friendly or fraternal society or mutual fire insurance corporation may, without a license, solicit persons to become members of such society or corporation. Members of fraternal societies and mutuals.
- (15) A salaried employee who does not receive commissions or an officer of a licensed insurer, or an attorney, or salaried employee of a reciprocal or inter-insurance exchange at which no commission is paid except to such attorney, or an employee of a licensed agent or broker who does not receive commissions and who acts only in the name and on behalf of such licensed agent or broker may, without a license, act for such insurer, exchange, agent or broker in the negotiation of any contracts of insurance or in the negotiation of the continuance or renewal of any contracts which the insurer, exchange, agent or broker may lawfully undertake; provided that in the case of insurers authorized to undertake life insurance, only the officers and salaried employees of the head office who do not receive commissions may so act without a license. Salaried officials, etc.
- (16) Every person who assumes to act as an agent without the license required by this section, or while his license as such is suspended, shall be guilty of an offense. Penalty where not licensed.

Licenses of Insurance Brokers.

- 248.—(1) The Superintendent may, upon the payment of a fee of ten dollars, issue to any suitable person resident in Canada a license to act in Ontario as an insurance Licenses of insurance brokers.

broker to negotiate, continue or renew contracts of insurance other than life insurance or to place risks or effect insurance with any duly licensed insurer or its agent.

Application
to be filed
with Superin-
tendent.

- (2) The applicant for such license shall file with the Superintendent a written application under oath upon a form provided by the Superintendent in which the applicant shall state his name, age, residence and occupation at the time of making the application, his occupation for the five years next preceding the date of the application and such other information as the Superintendent may require. The applicant shall declare that he intends to hold himself out publicly and carry on business in good faith as an insurance broker and he shall furnish a statement as to his trustworthiness and competency signed by at least three reputable persons resident in Ontario.

Superin-
tendent may
issue license.

- (3) If the Superintendent is satisfied with the statement and information required by the preceding subsection he shall issue the license applied for, and the license shall expire at the end of one year from its date unless sooner revoked or suspended.

Renewal of
license.

- (4) The license may, in the discretion of the Superintendent, be renewed upon payment of the fee of ten dollars for each succeeding year without requiring anew the detailed information hereinbefore specified.

Revocation or
suspension of
license.

- (5) The Superintendent may, for cause shown and after a hearing, revoke the license, or may suspend it for a period not exceeding the unexpired term thereof, and may for cause shown and after a hearing revoke the license while so suspended, and shall notify the licensee in writing of such revocation or suspension and may publish a notice of such revocation or suspension in such manner as he may deem necessary for the protection of the public.

- (6) Any person other than a licensed agent who assumes to act as an insurance broker without a license or during a suspension of his license shall be guilty of an offense. Penalty for acting without license.
- (7) Subject to the provisions of section 251 a broker shall not be presumed to be the agent of the insurer or the agent of the insured by reason of the issue to him of a license under this section. License not to import agency.
249. In addition to issuing insurance brokers' licenses giving full authority to the licensee as set forth in the preceding sections, the Superintendent may issue insurance brokers' licenses limiting the authority of the licensee to the extent agreed upon with the applicant and set forth in the license, but in other respects the granting of such licenses and the brokers so licensed shall be subject to this Act. License may be granted limiting authority of licensee.

*Brokers' Licenses for Business with
Unregistered Corporations.*

- 250.—(1) The Superintendent may, upon the payment of a fee of twenty-five dollars, issue to any suitable person resident in Ontario, a license to act as a special insurance broker to negotiate, continue or renew contracts of fire insurance on property in Ontario in insurers not authorized to transact such business in Ontario. License to special insurance broker.
- (2) The applicant for such license shall file with the Superintendent a written application under oath as prescribed by section 248. Application to be filed with Superintendent.
- (3) If the Superintendent is satisfied with the statements and information required, he shall issue the license applied for subject to suspension or revocation in the discretion of the Superintendent, which license shall expire at the end of one year from its date unless sooner suspended or revoked. Expiration of license.

Renewal of
License.

- (4) The license may, in the discretion of the Superintendent, be renewed for each succeeding year upon payment of a fee of twenty-five dollars without requiring anew the detailed information specified by section 248.

Affidavit to
be filed with
Superinten-
dent.

- (5) Every person shall, before receiving such license, execute and deliver to the Superintendent security to the satisfaction of the Superintendent in the sum of not less than five thousand dollars that the licensee will faithfully comply with all the requirements of this Act.

When licensee
may effect
insurance
with
unlicensed
insurers.

- (6) Where sufficient insurance on property in Ontario cannot be obtained at reasonable rates or on the form of contract required by the insured from insurers licensed to do business in Ontario, the person named in such license may effect insurance with unlicensed insurers, but shall in the case of every insurance effected under this section obtain from the insured a signed and dated statement describing the property insured, its location and the amount of insurance required and stating that the insurance cannot be obtained in licensed companies and that the application for such insurance at the stated rate of premium was previously made to and refused by named companies licensed in Ontario. The person named in such license shall, within ten days after the placing of such insurance with unlicensed insurers, submit to the Superintendent a statement setting forth the name of the insured, the property insured and its location, the full names of the unlicensed insurers, and the amount of insurance placed with each and the rate and amount of premium paid to each.

Records to
be kept.—
Inspection.

- (7) Every such licensee shall keep a separate account of insurance effected by him under his license in books in the form prescribed by the Superintendent, which shall be open to inspection by the Superintendent or any officer of the Department.

- (8) Within ten days after the end of each month every such licensee shall make to the Superintendent a return under oath in the form and manner by him prescribed containing particulars of all insurances effected under this section by the licensee during such month; Monthly return.
- (9) In respect of all premiums on insurance effected under a license, the licensee shall pay to the Department such taxes as would be payable if such premiums had been received by a licensed insurer, and payment thereof shall accompany the monthly return provided for in the preceding subsection. Tax on premiums.
- (10) On it being shown to the satisfaction of the Minister that all insurances effected under this section are no longer in force or have been reinsured, the licensee shall be entitled to a release or cancellation of his security. Release of security given to licensee.
- (11) Every person licensed under this section who contravenes any of the foregoing provisions of this section shall forfeit his license and shall be guilty of an offense. Forfeiture of license.

*Provisions Relating to Agents and
Brokers Generally.*

- 251.—(1) An agent or broker shall, for the purpose of receiving any premium for a contract of insurance be deemed to be the agent of the insurer notwithstanding any conditions or stipulations to the contrary. Agent or Broker receiving premiums.
- (2) This section shall not apply to life insurance. Application of section limited.
252. An agent or broker who knowingly procures by fraudulent representations, payment or the obligation for payment of any premium on an insurance policy, shall be guilty of an offense. Fraudulent representations.

Personal
liability
of agent for
unlawful
contracts.

253. An agent or broker shall be personally liable to the insured on all contracts of insurance unlawfully made by or through him directly or indirectly with any insurer not licensed to undertake insurance in Ontario, in the same manner as if such agent or broker were the insurer.

Licenses of Insurance Adjusters.

Licenses of
insurance
adjusters.

- 254.—(1) The Superintendent may, upon the payment of a fee of ten dollars, issue to any suitable person a license to act as an adjuster.

Application
to be filed
with Super-
intendent.

- (2) The applicant for such license shall file with the Superintendent a written application under oath upon a form provided by the Superintendent in which the applicant shall state his name, age, residence and occupation for the five years next preceding the date of the application and such other information as the Superintendent may require, and the applicant shall furnish a statement as to his trustworthiness and competency signed by at least three reputable persons resident in Ontario.

License to be
in force one
year.

- (3) If the Superintendent is satisfied with the statements and information required, he shall issue the license which shall be in force one year from its date unless sooner revoked or suspended.

Renewal of
license.

- (4) A license may, in the discretion of the Superintendent and upon payment of a fee of ten dollars, be renewed for each succeeding year without requiring anew the detailed information hereinbefore specified.

Revocation or
suspension of
license.

- (5) The Superintendent may, for cause shown and after a hearing, revoke the license, or may suspend it for a period not exceeding the unexpired term thereof, and may, for cause shown and after a hearing, revoke the license while so suspended, and shall notify the licensee in writing of such revocation or suspension.

- (6) Any person who acts as an adjuster without such a license or during a suspension of his license, shall be guilty of an offense. Penalty for acting without license.

*Partnership Licenses of Agents, Brokers
and Adjusters.*

- 255.—(1) Licenses as agents, brokers or adjusters may be issued to partnerships on the conditions hereinbefore specified for the issue of such licenses to individuals except as otherwise provided in this section. Licenses to partnership.
- (2) Each member of the partnership shall file the statement or application and pay the fee required by this Act, including a written request that the license be issued in the name of the partnership. The license may be revoked or suspended as to one or more members of the partnership. Statement to be filed by each partner.
- (3) If the partnership is terminated prior to the expiration of the license, the partners shall forthwith give notice to the Superintendent, who shall, thereupon, revoke the license. Notice of termination of partnership to be given to Superintendent.
- (4) Any member of a partnership licensed under this Section who contravenes any of the provisions hereof, shall be guilty of an offense. Failure to give notice of termination of partnership.

*Corporation Licenses of Agents, Brokers
and Adjusters.*

- 256.—(1) Licenses as agents, brokers or adjusters may be issued to any corporation which is incorporated expressly for the purpose of acting as an insurance agent, broker or adjuster or for that and other purposes. Licenses to corporations
- (2) Licenses as agents or brokers shall not be issued to a corporation whose head office is outside of Canada or if it appears to the When licenses not to be issued.

Superintendent that the application is made for the purpose of acting as agent or broker wholly or chiefly in the insurance of property owned by the corporation or by its shareholders or members.

Licenses; to what to be subject.

- (3) Except as otherwise provided in this Section, such licenses, and the corporation and officers of the corporation named in the license, shall be subject to the provisions of this Act with respect to agents, brokers and adjusters.

Officers who may act under license.

- (4) The license shall specify the officers who may act thereunder in the name and on behalf of the corporation and every such officer shall file a statement or application and pay the fee required by this Act for individual agents, brokers or adjusters provided that, employees who do not receive commissions and who act only in the name and on behalf of the corporation may so act by authority of the corporation license although not named therein.

Revocation and suspension of license.

- (5) A license may be revoked or suspended as to the corporation or as to any officers named therein.

Superintendent may require information.

- (6) If the principal business of a corporation licensed under this section is not the business of an insurance agent or broker or adjuster, the Superintendent may require from such a corporation such information as he deems necessary in respect to the corporation its officers and affairs and may make such examination of its books and affairs as he deems necessary for the purpose of this Act.

Notice of dissolution of corporation.

- (7) Any corporation licensed under this section shall forthwith notify the Superintendent in writing of the dissolution or revocation of the charter of the corporation and upon receipt of such notice the Superintendent shall forthwith revoke the license.

- (8) Every officer specified in the license who ^{Personal liability of officers.} contravenes any of the provisions of this Section shall be guilty of an offense and shall be personally liable therefor, although such contravention is committed in the name and on behalf of the corporation, and the corporation shall be liable for any such contravention the responsibility for which cannot be placed upon any such officer.

Provisions Relating to Agents, Brokers and Adjusters Generally.

257. Any person who not being duly licensed as ^{Penalty for acting as agent broker or adjuster.} an agent, broker or adjuster, represents or holds himself out to the public as being such an agent, broker or adjuster, or as being engaged in the insurance business by means of advertisements, cards, circulars, letterheads, signs or other methods, or being duly licensed as such agent, broker or adjuster, advertises as aforesaid or carries on such business in any other name than that stated in the license, shall be guilty of an offense.
258. An agent or broker who acts in negotiating, or renewing or continuing a contract of insurance, other than life insurance, with a licensed insurer, and who receives any money or substitute for money as a premium for such a contract from the insured, shall be deemed to hold such premium in trust for the insurer, and, if he fails to pay the same over to the insurer within fifteen days after written demand made upon him therefor, less his commission and any deductions to which, by the written consent of the company, he may be entitled, such failure shall be *prima facie* evidence that he has used or applied the said premiums for a purpose other than paying the same over to the insurer.

No compensation to be paid by insurer to person not licensed.

259. No insurer, and no officer, employee, or agent thereof and no broker shall directly or indirectly pay or allow, or agree to pay or allow, compensation or anything of value to any person for placing or negotiating insurance on lives, property or interests in Ontario, or negotiating the continuance or renewal thereof, or for attempting so to do, who, at the date thereof, is not a duly licensed insurance agent or broker or a person acting under the authority of subsections 14 and 15 of section 247, and whoever knowingly violates the provisions of this section shall be guilty of an offense.

Returns to Superintendent.

260. Every licensed insurer shall make a return under oath to the Superintendent in such form and at such times as he may require, showing all persons, partnerships and corporations duly authorized as its agents in Ontario, and of persons, partnerships or corporations to whom it has, within such period as the form of return may require, paid or allowed, or agreed to pay or allow, directly or indirectly, compensation for placing or negotiating insurance on lives, property or interests in Ontario, or negotiating the continuance or renewal thereof, or for attempting to do so.

Appeal.

261. If the Superintendent refuses, suspends or revokes a license applied for by or issued to a broker or adjuster he shall state in writing his reasons therefor and any person who deems himself aggrieved by the decision of the Superintendent may appeal therefrom to the Minister and in case of an appeal the decision of the Superintendent shall not take effect until after the hearing and disposition thereof by the Minister.

Rev. Stat.
c. 183,
amended.

17. *The Ontario Insurance Act* is amended by adding thereto the following Part:

PART VI.

RATES AND RATING BUREAUS.

262. In this Part:

Interpretation

“Rating bureau” shall mean any association or body incorporated or unincorporated, created or organized for the purpose of fixing or promulgating rates of premium payable upon contracts of insurance in Ontario, or the terms or conditions of such contracts, or for these and other purposes, or which assumes to fix or promulgate such rates, terms or conditions by agreement among the members thereof or otherwise.

“Rating Bureau.”

263. Every rating bureau shall, on or before the first day of July, 1922, in the case of rating bureaus heretofore organized or incorporated and in operation at the time of the passing of this Act, and forthwith after adoption in the case of rating bureaus hereafter organized or incorporated, file in the office of the Superintendent duly certified copies of its constitution, articles of association, and by-laws, and a list of members of such bureaus and their addresses, and thereafter shall file in the office of the Superintendent every amendment, revision or consolidation of its constitution, articles of association and by-laws, and notice of the admission of new members and the withdrawal of former members, within thirty days after the passing or adoption of such amendment, revision or consolidation, or after the admission or withdrawal of such members.

Filing of constitution, by-laws and so forth in office of superintendent.

264. No rating bureau and no insurer authorized to transact the business of insurance within Ontario shall fix or make any rate or schedule of rates or charge a rate which discriminates unfairly between risks within Ontario of essentially the same hazard, or, if such rate be a fire insurance rate, which

Discrimination in rates.

discriminates unfairly between risks in the application of like charges or credits or which discriminates unfairly between risks of essentially the same hazard and having substantially the same degree of protection against fire.

Authority to
require infor-
mation to be
filed.

265.—(1) The Superintendent may on written complaint by an insured that discrimination exists, give notice in writing to a rating bureau or insurer, requiring such rating bureau or insurer to file with the Superintendent any schedules of rates or particulars showing how any specific rate is made up and any other information in connection therewith which he deems necessary or desirable.

Time limit
for filing
information.

(2) Such rating bureau or insurer shall, within five days after the receipt of the notice, file with the Superintendent the schedules, particulars and other information required.

Issue of orde
prohibiting
rate.

(3) The Superintendent may, within thirty days after the receipt of the information required, make an order prohibiting any rate which, in his opinion, contravenes the provisions of section 263 and directing the discrimination to be removed.

Notice of
order.

(4) The Superintendent shall forthwith deliver to the rating bureau or insurer a copy of such order and reasons therefor and shall cause notice thereof to be published forthwith in the *Ontario Gazette*.

Rating bureau
not to increase
rate.

(5) No rating bureau or insurer shall remove such discrimination by increasing the rates on any risk or class of risks affected by such order unless it be made to appear to the satisfaction of the Superintendent that such increase is justifiable.

Penalty.

(6) Any rating bureau, insurer or other person failing to comply with any provision of such order shall be guilty of an offence.

- (7) Any Order made under this section shall not take effect for a period of thirty days after its date and shall be subject to appeal within that time in the manner provided by section 92 of this Act and in the event of an appeal the Order of the Superintendent shall not take effect pending the disposition of the appeal. Effect of order; appeal.

266. The Superintendent or any person authorized under his hand and seal of office shall at all times have access to all such books, securities or documents of a rating bureau or insurer as are related to the schedules of rates of the rating bureau or insurer; and any officer or person in charge, possession, custody or control of such books, securities or documents who refuses or neglects to afford such access shall be guilty of an offence. Superintendent to have access to books.

- 267.—(1) The Superintendent may inquire into any question which an insurer, insured or a rating bureau may bring before him with regard to insurance rates fixed by any rating bureau or charged by an insurer and also with regard to any other question arising out of the relationship or proposed relationship of the parties with reference to the insurance in question. Inquiry by superintendent.

- (2) The Superintendent shall not make any order pursuant to an enquiry under this section, but the result of such inquiry shall be reported in his Annual Report. Report of superintendent.

18.—(1) Subsection 3 of section 2 and section 14 of this Act shall come into force on the first day of January 1923. Commencement of Automobile Provisions.

(2) Subsections 1 and 4 of section 2 and sections 11 and 12 of this Act shall come into force on a day to be named by the Lieutenant-Governor in Council by his proclamation. Commencement of Accident and Sickness Provisions.

Commence-
ment of
remainder
of Act.

(3) Except as provided in subsections 1 and 2 hereof this Act shall come into force and take effect on the day upon which it receives Royal Assent.

APPENDIX C TO THE REPORT (1921)

OF THE

SUPERINTENDENT OF INSURANCE

Report of Select Committee on Insurance

Extract from Votes and Proceedings of the Legislative Assembly,

Ontario, February 21st, 1922

Mr. Raney, from the Special Committee appointed during the Session of 1921 to consider a proposed revision and consolidation of Ontario Insurance law, presented their Report which was read as follows and adopted:—

To the Honourable the Speaker and Members of the Legislative Assembly of the Province of Ontario.

On the 28th of April, 1921, on Motion of Mr. Raney, seconded by Mr. Drury, it was

ORDERED, "That the following members compose a Select Committee to consider the report and recommendations of the Ontario Insurance Commission (the Hon. Mr. Justice Masten), a proposed revision and consolidation of Ontario insurance law to be submitted by the Department of Insurance, any other suggested amendments, and generally to consider and recommend to the House what, if any, amendments should be made to the law relating to insurance, and that the Committee be empowered to sit during the recess and report to the House at the next session thereof:—Messieurs Drury, Raney, Smith, Curry, Rollo, Sinclair, Hay, Ferguson, Henry, Pinard, Tolmie, Ross (Kingston) and Watson."

In pursuance of the above instructions your Committee beg leave to report that twenty-one sessions were held on fifteen different days during the months of December, 1921, January and February, 1922. All of these sessions of the Committee with the exception of three were open to the public and notices of each meeting were sent out by the secretary to all Insurance Companies, associated interests, and other persons who asked to be notified.

The Department of Insurance had prepared for the consideration of the Committee a general revision and consolidation of *The Ontario Insurance Act* and amendments thereto. It was felt, however, that it would be impossible to consider the whole revision before the opening of the present session and on suggestion of the Superintendent of Insurance, the Committee concentrated its attention on the parts of the revision, which are the subject-matter of the bills hereinafter referred to.

Information received by the Committee tended to show that the premium rates being charged by the associated fire Insurance Companies for the insurance of private dwellings and their contents in the protected cities and towns of Ontario were higher than necessary. This information was that for a considerable term of years the actual loss experienced by the fire Insurance Companies on private dwellings and contents in Ontario was approximately thirty per cent. of the premiums collected from insured persons; also that comparison of the rates charged in Ontario cities and towns with the rates charged for similar risks by the same companies in the cities and towns of New York State and elsewhere, showed the Ontario rates much higher. Comparing the rates charged in the City of Toronto with the rates charged in the cities of Buffalo, Rochester, Syracuse, Cleveland and Detroit it was found that the Toronto rates were in the approximate proportion of fifty to thirty or thirty-five. The reply of the Canadian Fire Underwriters' Association to these representations did not, in the opinion of the Committee, satisfactorily explain the discrepancies referred to or the high charges made in Ontario. A suggestion was made that the fire losses in Ontario were substantially higher than in the other places quoted by way of comparison but no evidence was adduced. The Committee considered that the greater rates charged in Ontario cities and towns could only be justified by some one or other, or all, of the following causes:

First: Lack of adequate fire protection.

Second: Inferior class of building and fire resisting construction.

Third: greater carelessness.

Fourth: greater incendiarism.

There was no evidence that any one or other of these causes existed. Figures showing a greater per capita fire loss in Canada than in the United States were submitted, but owing to the fact that no evidence was submitted as to the comparative amounts of insured property per capita in Canada and in the United States, it did not appear that these figures had any relation to the question of rates or cost of insurance. The Committee are of the opinion that, the replies submitted by the Canadian Fire Underwriters' Association are not satisfactory; that the Underwriters should further consider the matter of insurance rates for private dwellings and contents in protected cities and towns of Ontario, to the end that some further reduction be made; that in the meantime, no recommendation should be made of any legislation touching this particular matter.

The Committee has, however, recommended certain provisions of a general character bearing on the general subject of fire insurance costs in Ontario in the Bills submitted herewith, namely: First, a requirement that the companies should keep regular and systematic records of premiums and losses according to a classification approved by the Department of Insurance and make those records available for examination. Second, provision for enquiry by the Superintendent of Insurance into matters of public interest affecting fire insurance rates and costs; and, Third, provision for the encouragement of

competition for insurance by providing for the organization and licensing of reciprocal insurance exchanges. These and other provisions will be found in the Bills submitted herewith.

The Committee, during the whole discussion on insurance and after hearing the Canadian Fire Underwriters' Association, were impressed with the great importance of reducing fire waste by adequate means for fire prevention. The Commissioner stated in his report that "if the fire loss could be cut in half there would be an immediate saving to the people of Ontario of from four to six millions of dollars per annum." The Committee believe that aside from all other considerations the burden of fire insurance premiums can be materially reduced by the adoption of fire prevention methods calculated to reduce the fire loss within the Province.

Your Committee has unanimously decided to embody its recommendations in six Bills which will be duly brought before the House and which are entitled as follows:

BILL: An Act respecting Automobile Insurance:

Note: This Act prescribes statutory conditions for automobile policies upon a plan similar to that already provided for fire insurance policies. In the drafting, the Committee had the assistance of the associated Superintendents of Insurance for all the provinces, The Ontario Motor League, The Toronto Board of Trade and associated Insurance Companies. The form submitted herewith is that agreed upon with the Committee by representatives of all these interests. Steps are being taken to secure the adoption of these conditions in identical form by the other provinces.

BILL: An Act respecting Accident and Sickness Insurance:

Note: The statutory conditions of this Act have also been agreed upon by the associated Superintendents of Insurance and by the associated Insurance Companies.

BILL: An Act respecting Reciprocal or Inter-Insurance.

Note: This Act is recommended and provides for the organization and licensing of a form of mutual insurance known as Reciprocal or Inter-Insurance. Its provisions are substantially the same as those of Bill 137 of last session, consideration of which was deferred pending a reference to this Committee.

BILL: An Act respecting Insurance Agents, Brokers and Adjusters:

Note: This Act is the result of the investigation by the Committee of the operation of the existing insurance agents' licensing system. The recommendations of the Committee have been approved by representatives of the associated insurance agents and associated Insurance Companies and are in agreement with the recommendations of the Honourable Mr. Justice Masten, Insurance Commissioner.

BILL: An Act respecting Insurance Rating Bureaus:

Note: This Act incorporates the recommendations of the Honourable Mr. Justice Masten, Insurance Commissioner.

BILL: An Act to Amend The Ontario Insurance Act:

Note: This Bill contains some general amendments to the existing

Ontario Insurance Act relating to the following subjects:

Old age insurance by fraternal societies.

General penalties.

Underwriters' agencies.

Valuation of life insurance contracts.

Records of fire insurance premiums and losses.

Holding of real estate by insurance companies.

Fire insurance policies as collateral security to mortgages.

INDEXES

TO

DETAILED REPORT

OF THE

Superintendent of Insurance

The following indexes comprise all insurance corporations or companies standing registered at the 1st December, 1921.

PAGE 3.—Index A: Dominion Licensees Standing registered at the 1st December, 1921, being Insurance Corporations or Companies licensed and inspected by the Dominion of Canada, and registered by the Province of Ontario for the transaction of Insurance in this Province.

PAGE 11.—Index AA: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance, or both; also for the Investment of Surplus Funds.

PAGE 12.—Index B: Provincial Licensees standing registered at the 1st December, 1921, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of Insurance therein.

PAGE 14.—Index C: List of Underwriters registered to transact business in Ontario up to December 1st, 1921.

Index D: List of Insurance Brokers registered to transact business in Ontario up to December 1st, 1921.

Index E: List of Guarantee Companies whose bonds have been authorized for acceptance, in lieu of personal or private suretyship.

INDEX A: Dominion Licences, standing registered at the 1st December, 1921

	Name of Company.	Reg. No.	For what kind of insurance registered.	Registry begins 1922	Registry ends 1923
A 3	Acadia Fire Insurance Company	4288	Fire and Hail Insurance	May 1..	April 30.
A 3	Aetna Insurance Company of Hartford, Conn.	4289	Fire, Automobile, Hail, Inland Transportation, Tornado and Sprinkler Leakage Insurance	"	"
A 4	Aetna Life Insurance Company of Hartford, Conn.	4290	Life Insurance	"	"
A 4	Agriculture Insurance Company	4543	Fire Insurance	"	"
			Also Insurance against damage to property of any kind caused by the explosion of natural or other gas subject to the limitations imposed by the company's charter	"	"
A 5	Alliance Assurance Company, Limited	4292	Fire, Accident, Sickness, Guarantee, Automobile, Hail, Burglary and Plate Glass Insurance, also Insurance against loss or damage by Robbery. Also Insurance against damage to property of any kind caused by the explosion of natural or other gas	"	"
A 6	Alliance Insurance Company of Philadelphia	4293	Fire, Inland Transportation and Automobile, excluding Insurance against loss by reason of bodily injury to the person	"	"
A 6	Alliance Nationale	4291	Life, Disability and Sickness Insurance to extent authorized by the Association's charter	"	"
A 7	American Central Insurance Company of New York	4295	Fire, Automobile, Explosion and Tornado Insurance	"	"
A 8	American Equitable Assurance Company of New York	4296	Fire Insurance	"	"
A 8	American and Foreign Marine Insurance Company	5294	Inland Transportation Insurance	"	"
A 9	American Surety Company of New York	4297	Burglary, Guarantee Insurance	"	"
A 9	Atlas Assurance Company, Limited	4298	Fire Insurance	"	"
A	Autocar Fire and Accident Insurance Co., Limited	4592	Fire Insurance	"	"
A 10	Beaver Fire Insurance Company	4299	Fire Insurance	"	"
A 10	Boiler Inspection and Insurance Company, Canada	4300	Steam Boiler Insurance	"	"
A 11	British America Assurance Company, Toronto	4515	Fire, Hail, Inland Transportation and Automobile Insurance	"	"
A 12	British Crown Assurance Corporation, Limited	4304	Fire and Automobile Insurance excluding Insurance against loss by reason of bodily injury to the person, also Hail Insurance	"	"
A 12	British Colonial Fire Insurance Company	4303	Fire Insurance	"	"
A 13	British General Insurance Company, Limited	4306	Fire Insurance	"	"
A 14	British Northwestern Fire Insurance Company	4307	Fire Insurance	"	"
A 14	British Traders Insurance Company, Limited	4308	Fire Hail and Automobile Insurance	"	"
A 15	Caledonian-American Insurance Company	4309	Fire Insurance	"	"
A 15	Caledonian Insurance Company	4310	Fire Insurance	"	"
A 16	California Insurance Company, The	4311	Fire Insurance	"	"
A 17	Canada Accident and Fire Assurance Company	4312	Fire, Accident, Automobile, Sickness, Plate Glass, Burglary and Guarantee Insurance	"	"
A 17	Canada Life Assurance Company	4313	Life Insurance	"	"
A 18	Canada National Fire Insurance Company	4313	Fire Insurance	"	"
A 19	Canada Security Assurance Company, The	4315	Fire, Automobile and Hail Insurance	"	"
A 20	Canadian Fire Insurance Company	4316	Fire and Automobile Insurance, also Guarantee, Burglary, Explosion, Sprinkler Leakage, Hail, Live Stock and Tornado Insurance	"	"
A 20	Canadian Lumbermen's Insurance Exchange	4317	Fire insurance among its members restricted to risks on property situated in Ontario and Quebec	"	"
A 21	Canadian Order of the Woodmen of the World	4399	Life and Sickness Insurance to the extent authorized by the order's Act of Incorporation, Constitution and Laws	"	"

	Name of Company.	Reg. No.	For what kind of Insurance registered	Registry begins 1922	Registry ends 1923
A 22	Canadian Surety Company	4534	Automobile, Burglary, Guarantee, Plate Glass and Insurance of Automobiles against Fire, and Forgery, limited to insurance against loss from forgery of grain elevator tickets and Insurance against loss or damage by robbery	May 1..	April 30.
A 22	Capital Life Assurance Company of Canada	4318	Life Insurance	"	"
A 23	Car and General Insurance Corporation, Limited	4319	Fire, Accident, Automobile, Hail and Sickness Insurance	"	"
A 24	Casualty Company of Canada	4320	Plate Glass and Automobile Insurance	"	"
A 24	Catholic Order of Foresters	4578	Life Insurance to the extent authorized by the Association's Act of Incorporation, Constitution and Laws	"	"
A 25	Caxton Insurance Company, Limited	4513	Fire Insurance	"	"
A 25	Century Insurance Company, Limited	4544	Fire Insurance	"	"
A 26	Columbia Insurance Company	4322	Fire, Inland Transportation and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person	"	"
A 26	Commercial Travellers' Mutual Benefit Society	4380	Life Insurance to the extent authorized by the Society's Act of Incorporation, constitution and laws	"	"
A 27	Commercial Union Assurance Company (Limited)	4323	Fire and Life Insurance	"	"
A 28	Compagnie d'Assurances Generales Contre l'incendie	4416	Fire Insurance, also Insurance against damage to property of any kind caused by the explosion of natural or other gas	"	"
	(General Fire Insurance Company of Paris, France)			"	"
A 28	Confederation Life Association	4324	Life Insurance	"	"
A 29	Connecticut Fire Insurance Company of Hartford, Conn	4325	Fire and Hail Insurance	"	"
A 30	Continental Casualty Company	4326	Accident, Automobile and Sickness Insurance	"	"
A 30	Continental Insurance Company	4327	Fire, Hail, Tornado, Explosion and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person	"	"
A 31	Continental Life Insurance Company	4328	Life Insurance	"	"
A 32	Crown Life Insurance Company	4348	Life Insurance	"	"
A 32	Dominion Gresham Guarantee and Casualty Company	4331	Burglary, Accident, Sickness, Plate Glass, Automobile, Inland Transportation, and Guarantee Insurance, excluding the guaranteeing and becoming security for the due performance of any contract	"	"
A 33	Dominion of Canada Guarantee and Accident Insurance Company	4333	Fire, Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance, and Insurance against loss or damage by robbery	"	"
A 34	Dominion Fire Insurance Company	4330	Fire, Automobile and Hail Insurance	"	"
A 34	Dominion Life Assurance Company	4332	Life Insurance	"	"
A 35	Eagle Star and British Dominions Insurance Company	4334	Fire, Hail and Sprinkler Leakage and Automobile Insurance, limited to insurance against loss or damage from accident or injury suffered by an employee or other person caused by an automobile, for which the owner is liable	"	"
A 36	T. Eaton Life Assurance Company	4445	Life Insurance	"	"
A 36	Edinburgh Assurance Company, Limited	4444	Life Insurance (as a discontinuing Company)	"	"
A 37	Employers' Liability Assurance Corporation (Limited)	4522	Fire, Accident, Burglary, Explosion, Guarantee, Automobile, Sickness, Hail and Steam Boiler Insurance and Insurance against loss or damage by robbery	"	"
A 37	Equitable Fire and Marine Insurance Company	4461	Fire, Explosion and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person	"	"
A 38	Equitable Life Assurance Society of the United States	4582	Life Insurance (as a discontinuing Company)	"	"
A 38	Essex and Suffolk Equitable Insurance Society, Limited	4506	Fire Insurance	"	"
A 39	Excelsior Life Insurance Company	4446	Life Insurance	"	"

	Name of Company.	Reg. No.	For what kind of Insurance registered.	Registry begins 1922	Registry ends 1923
A 40	Fidelity and Casualty Company of New York	4583	Burglary, Accident, Sickness, Steam Boiler, Plate Glass Insurance and Insurance against loss or damage by robbery	May 1.	April 30.
A 40	Fidelity Phenix Fire Insurance Company of New York	4542	Fire, Hail and Tornado Insurance, also Explosion and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person	"	"
A 41	Fire Insurance Company of Canada ...	4530	Fire Insurance	"	"
A 41	Fireman's Fund Insurance Company ..	4484	Fire, Inland Transportation and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to person	"	"
A 42	Firemen's Insurance Company of New-ark, N.J.	4546	Fire Insurance	"	"
A 42	General Accident Assurance Company of Canada	4356	Fire, Accident, Automobile, Burglary, Guarantee, Sickness, Steam Boiler and Hail Insurance, also insurance against loss or damage by Robbery	"	"
A 43	General Accident, Fire and Life Assurance Corporation, Limited	4362	Fire, Hail and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person	"	"
A 44	General Animals Insurance Company of Canada	4361	Automobile, Live Stock and Plate Glass Insurance	"	"
A 44	Girard Fire and Marine Insurance Company	4549	Fire and Tornado Insurance	"	"
A 45	Glens Falls Insurance Company	4512	Fire, Hail, Tornado, Automobile, Sprinkler Leakage and Inland Transportation Insurance	"	"
A 45	Globe Indemnity Company of Canada ..	4558	Fire, Accident, Sickness, Burglary, Automobile, Forgery, Inland Transportation and Guarantee Insurance	"	"
A 46	Globe & Rutgers Fire Insurance Company	4494	Fire, Inland Transportation and Automobile Insurance (excluding Insurance against loss by reason of bodily injury to the person) and Explosion Insurance as limited by the Company's charter	"	"
A 46	Grand Council of the Catholic Mutual Benefit Association of Canada	4571	Life and Sickness, to the extent authorized by the Association's Act of Incorporation, Constitution and Laws	"	"
A 47	Great American Insurance Company ..	4364	Fire, Hail, Tornado, Inland Transportation, Sprinkler Leakage, Explosion and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person	"	"
A 47	Great West Life Assurance Company ..	4483	Life Insurance	"	"
A 48	Gresham Life Assurance Society, Limited	4417	Life Insurance	"	"
A 49	Guarantee Company of North America	4363	Guarantee Insurance	"	"
A 49	Guardian Assurance Company, Limited, of London, England	4406	Fire Insurance	"	"
A 50	Guardian Insurance Company of Canada	4569	Fire, Accident, Sickness, Automobile, Guarantee, Burglary and Plate Glass Insurance	"	"
A 51	Hardware Dealers Mutual Fire Insurance Co. of Wisconsin	4537	Fire Insurance to the extent authorized by the Company's Articles of Association	"	"
A 51	Hartford Accident and Indemnity Company	4346	Accident, Automobile, Burglary, Guarantee, Live Stock, Plate Glass and Sickness Insurance	"	"
A 52	Hartford Fire Insurance Company, Hartford	4344	Fire, Hail, Explosion, Inland Transportation, Cyclone, or Tornado, Sprinkler Leakage and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person, also insurance against loss caused by Rain, Tempest, Flood or other climatic conditions except loss of or damage to property caused by Hail, Windstorm, Cyclone, or Tornado	"	"

	Name of Company.	Reg. No.	For what kind of insurance registered.	Registry begins 1922	Registry ends 1923
A 52	Hartford Live Stock Insurance Company	4345	Live Stock Insurance	May 1.	April 30.
A 53	Hartford Steam Boiler Inspection and Insurance Company	4574	License restricted to guaranteeing the Policy contracts of the Boiler Inspection and Insurance Company of Canada	"	"
A 53	Home Insurance of New York	4402	Fire, Automobile, Explosion, Tornado, Sprinkler Leakage and Hail Insurance, Crop, Burglary and property damage insurance, also insurance against loss caused by tempest or other climatic conditions	"	"
A 54	Hudson Bay Insurance Company	4392	Fire Insurance	"	"
A 54	Imperial Guarantee and Accident Insurance Company of Canada	4523	Guarantee, Accident, Sickness, Automobile, Burglary and Plate Glass Insurance and Insurance of Automobiles against Fire	"	"
A 55	Imperial Life Assurance Company of Canada	4349	Life Insurance	"	"
A 55	Imperial Underwriters' Corporation of Canada	4531	Fire, Accident, Automobile, Guarantee and Sickness Insurance	"	"
A 56	Independent Order of Foresters	4381	Life, Disability and Sickness Insurance, as specified in the Constitution and Laws of the Society, for sums not exceeding in addition to the sick and funeral benefits, the sum of \$5,000 upon any one life	"	"
A 56	Insurance Company of North America	4383	Fire, Hail, Sprinkler Leakage, Inland Transportation, Explosion and Automobile Insurance, excluding Insurance against loss by reason of Injury to the person	"	"
A 57	Insurance Company of the State of Pennsylvania	4447	Fire and Tornado Insurance	"	"
A 57	International Fidelity Insurance Company	4539	Guarantee Insurance, restricted to Employees of Singer Sewing Machine Company	"	"
A 58	Jewish National Workers Alliance of America	4575	Life, Disability and Sickness Insurance to the extent authorized by its Act of Incorporation, constitution and laws	"	"
A 58	Knights of Pythias, Supreme Lodge	4398	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws	"	"
A 58	Law Union and Rock Insurance Company, Limited	4384	Fire, Accident, Sickness, Burglary and Plate Glass Insurance, also Automobile Insurance	"	"
A 59	Life Association of Scotland	4340	Life Insurance (as a discontinuing Company)	"	"
A 59	Liverpool and London and Globe Insurance Company, Limited	4550	Fire and Life Insurance	"	"
A 60	Liverpool Manitoba Assurance Company	4551	Fire and Explosion Insurance, also Automobile Insurance	"	"
A 60	Lloyd's Plate Glass Insurance Company	4552	Plate Glass Insurance	"	"
A 61	London Assurance	4561	Fire, Automobile and Inland Transportation Insurance	"	"
A 61	London Guarantee and Accident Company (Limited)	4449	Fire, Guarantee, Burglary, Accident, Hail and Sickness Insurance	"	"
A 61	London and Lancashire Insurance Company, Limited	4401	Fire, Explosion and Automobile Insurance	"	"
A 62	London and Lancashire Guarantee and Accident Company of Canada	4379	Guarantee, Burglary, Accident, Sickness, Automobile and Plate Glass, Insurance of Automobile against Fire and Insurance against loss or damage occasioned by Larceny, Theft, or Stealing from the person by violence, threat, hold-up or otherwise	"	"
A 63	London and Scottish Assurance Corporation, Limited	4367	Life Insurance	"	"
A 63	London Life Insurance Company	4341	Life Insurance	"	"
A 64	London Mutual Fire Insurance Company of Canada	4474	Fire and Automobile Insurance	"	"
A 65	Loyal Protective Insurance Company	4567	Accident and Sickness Insurance among Members of the Independent Order of Oddfellows resident in Canada	"	"

	Name of Company.	Reg. No.	For what kind of insurance registered.	Registry begins 1922	Registry ends 1923
A 65	Lumbermens' Underwriting Alliance . . .	4566	Fire Insurance	May 1.	April 30.
A 65	Maccabees, The	4570	Life Disability and Sickness Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws	"	"
A 66	Manufacturer's Life Insurance Com- pany	4553	Life Insurance	"	"
A 66	Manufacturing Lumbermen's Under- writers	4568	Fire Insurance	"	"
A 67	Manufacturing Wood Workers' Under- writers	4567	Fire Insurance	"	"
A 67	Marine Insurance Company, Limited . .	4559	Fire, Automobile and Inland Transpor- tation Insurance	"	"
A 68	Maryland Casualty Company	4358	Accident, Sickness, Burglary, Guarante- tee, Plate Glass, Steam Boiler, Fly Wheel, Forgery and Sprinkler Leak- age Insurance, Insurance against loss or damage by Robbery	"	"
A 68	Mercantile Fire Insurance Company . .	4336	Fire Insurance	"	"
A 69	Merchants' Casualty Company	4572	Accident Insurance (excluding Em- ployer's Liability), Sickness, Auto- mobile and Insurance of Autom- obiles against fire	"	"
A 69	Merchants Fire Assurance Corporation of New York	4462	Fire and Hail Insurance, also Insurance against damage to property of any kind caused by the explosion of natural or other gas (subject to the limitations imposed by the Com- pany's Charter)	"	"
A 70	Merchants Marine Insurance Company Limited	4527	Fire and Automobile Insurance	"	"
A 70	Metropolitan Life Insurance Company of New York	4528	Life Insurance	"	"
A 70	Millers' National Insurance Company .	4529	Fire Insurance	"	"
A 71	Minnesota Implement Mutual Fire In- surance Company	4538	Fire Insurance to the extent authorized by the Company's Articles of As- sociation	"	"
A 71	Monarch Life Assurance Company . . .	4450	Life Insurance	"	"
A 72	Motor Union Insurance Company, Limited	4418	Fire, Accident and Automobile Insur- ance, also Insurance against dam- age to property of any kind caused by the explosion of natural gas . .	"	"
A 72	Mount Royal Assurance Company . . .	4463	Fire, Automobile and Plate Glass Insur- ance	"	"
A 73	Mutual Life Assurance Company of Canada	4368	Life Insurance	"	"
A 74	Mutual Life and Citizens Assurance Company, Limited	4517	Life Insurance	"	"
A 74	Mutual Life Insurance Company of New York	4508	Life Insurance	"	"
A 75	National Benefit Assurance Company Limited	4518	Fire, Accident, Automobile, Hail and Sickness, also Insurance against damage to property of any kind caused by the explosion of natural or other gas	"	"
A 75	National Ben-Franklin Fire Insurance Company	4385	Fire and Automobile Insurance, ex- cluding Insurance against loss by reason of bodily injury to the per- son	"	"
A 75	National Fire Insurance Company of Hartford	4586	Fire, Tornado, Explosion and Inland Transportation Insurance, Sprink- ler Leakage, Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the per- son	"	"
A 76	National Liberty Insurance Company of America	4419	Fire Insurance	"	"
A 76	National Life Assurance Company of Canada	4386	Life Insurance	"	"
A 77	National Provincial Plate Glass and General Insurance Company, Lim- ited	4466	Fire and Plate Glass Insurance	"	"
A 77	National Surety Company	4562	Burglary, Forgery and Guarantee In- surance	"	"
A 78	National Union Fire Insurance Com- pany, of Pittsburgh, Penn	4560	Fire, Hail, Automobile and Tornado Insurance	"	"
A 78	Nationale Fire Insurance Company of Paris, France	4532	Fire Insurance	"	"

	Name of Company.	Reg. No.	For what kind of Insurance registered.	Registry begins 1921	Registry ends 1922
A 79	New Jersey Insurance Company	4464	Fire and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person	May 1.	April 30.
A 79	Newark Fire Insurance Company	4393	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person	"	"
A 80	New York Life Insurance Company ..	4407	Life Insurance	"	"
A 80	New York Plate Glass Insurance Company	4408	Plate Glass Insurance	"	"
A 81	Niagara Fire Insurance Company	4516	Fire, Explosion, Hail, Tornado and Automobile Insurance (including damage to Automobiles in transit by rail)	"	"
A 81	North American Accident Insurance Company	4495	Accident, Automobile, Sickness, Burglary, Plate Glass and Insurance of Automobiles against Fire	"	"
A 82	North American Life Assurance Company	4369	Life Insurance	"	"
A 83	North British and Mercantile Insurance Company	4465	Fire and Life Insurance	"	"
A 83	North Empire Fire Insurance Company ..	4387	Fire Insurance	"	"
A 84	North West Fire Insurance Company ..	4475	Fire Insurance	"	"
A 85	Northern Assurance Company, Limited ..	4422	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness Insurance	"	"
A 85	Northern Life Assurance Company of Canada	4451	Life Insurance	"	"
A 86	Northwestern Mutual Fire Association ..	4409	Fire and Automobile (excluding insurance against loss by reason of bodily injury to the person)	"	"
A 86	Northwestern National Insurance Company of Milwaukee, Wis.	4370	Fire, Automobile and Tornado Insurance	"	"
A 87	Norwich Union Fire Insurance Society, Limited	4337	Fire, Accident, Sickness, Automobile, and Plate Glass Insurance	"	"
A 87	Norwich Union Life Insurance Society ..	4335	Life Insurance (as a discontinuing Company)	"	"
A 87	Occidental Fire Insurance Company ..	4584	Fire, Hail and Automobile Insurance ..	"	"
A 88	Ocean Accident and Guarantee Corporation (Limited)	4540	Fire, Accident, Sickness, Guarantee, Plate Glass, Burglary and Automobile Insurance, also Insurance against loss or damage by Robbery ..	"	"
A 88	Pacific Coast Fire Insurance Company ..	4509	Fire Insurance	"	"
A 89	Pacific Fire Insurance Company	4514	Fire Insurance	"	"
A 89	Palatine Insurance Company, Limited ..	4493	Fire and Automobile Insurance	"	"
A 90	Patriotic Assurance Company, Limited ..	4591	Fire Insurance	"	"
A 90	Phenix Fire Insurance Company, of Paris, France	4432	Fire Insurance	"	"
A 90	Phoenix Assurance Company, Limited, of London	4394	Fire and Life Insurance	"	"
A 91	Phoenix Insurance Company, Hartford, Conn.	4433	Fire, Hail and Automobile Insurance, excluding Insurance against loss by reason of injury to the person ..	"	"
A 91	Preferred Accident Insurance Company	4478	Accident, Sickness and Automobile Insurance	"	"
A 91	Protective Association of Canada	4496	Accident and Sickness Insurance restricted to members of the Masonic Order within Canada, and limited in amount, as provided in the Association's Act of Incorporation ..	"	"
A 92	Providence Washington Insurance Company	4410	Fire, Automobile and Explosion Insurance	"	"
A 92	Provincial Insurance Company, Limited ..	4371	Fire Insurance	"	"
A 93	Prudential Insurance Company of America	4434	Life Insurance	"	"
A 93	Quebec Fire Assurance Company	4372	Fire Insurance	"	"
A 94	Queen Insurance Company of America ..	4395	Fire, Inland Transportation and Automobile Insurance	"	"
A 95	Queensland Insurance Company, Limited ..	4479	Fire Insurance	"	"
A 95	Railway Passengers' Assurance Company	4467	Fire, Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile Insurance	"	"
A 96	Reliance Insurance Company of Canada ..	4585	Fire Insurance	"	"
A 96	Reliance Mutual Life Assurance Society ..	4338	Life Insurance (as a discontinuing Company)	"	"
A 96	Retail Hardware Mutual Fire Insurance Company	4535	Fire Insurance to the extent authorized by the Company's Articles of Incorporation	"	"

	Name of Company.	Reg. No.	For what kind of Insurance registered.	Regrestry begins 1921	Registry ends 1922
				May 1.	April 30.
97	Ridgely Protective Association	4435	Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada	"	"
A 97	Royal Arcanum, Supreme Council of the	4412	Life Insurance to the extent authorized by its Act of Incorporation, Constitution and Laws	"	"
A 98	Royal Exchange Assurance	4388	Fire, Accident, Sickness and Automobile Insurance	"	"
A 99	Royal Guardians	4389	Life and Sickness Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws	"	"
A 100	Royal Indemnity Company	4480	Accident, Automobile, Burglary, Guarantee, Sickness and Steam Boiler Insurance	"	"
A 100	Royal Insurance Company, Limited ..	4396	Fire and Life Insurance	"	"
A 101	Royal Scottish Insurance Company, Limited	4436	Fire Insurance	"	"
A 101	La Sauvegarde Life Insurance Company ..	4533	Life Insurance	"	"
A 102	Scottish Amicable Life Assurance Society	4552	Life Insurance (as a discontinuing Company)	"	"
A 102	Scottish Canadian Assurance Corporation	4580	Fire and Hail Insurance	"	"
A 103	Scottish Metropolitan Assurance Company	4374	Fire, Accident, Automobile, Burglary, Guarantee and Sickness Insurance ..	"	"
A 103	Scottish Union and National Insurance Company	4377	Fire, Automobile, Tornado, Sprinkler Leakage and Explosion Insurance ..	"	"
A 104	Security Life Insurance Company of Canada	4390	Life Insurance	"	"
A 105	Societe (La) des Artisans Canadiens Français	4497	Life, Accident and Sickness Insurance to the extent authorized by the Society's Charter	"	"
A 105	Sovereign Life Assurance Company of Canada	4469	Life Insurance	"	"
A 106	Springfield Fire and Marine Insurance Company	4359	Fire, Hail, Tornado, Sprinkler Leakage and Automobile Insurance, excluding Insurance against loss by reason of bodily injury to the person	"	"
A 106	St. Paul Fire and Marine Insurance Company	4498	Fire, Inland Transportation, Tornado and Automobile Insurance	"	"
A 107	Standard Life Assurance Company, Scotland	4373	Life Insurance	"	"
A 108	Star Assurance Society	4355	Life Insurance (as a discontinuing Company)	"	"
A 108	State Life Insurance Company	4556	Life Insurance	"	"
A 109	Sterling Fire Insurance of Indiana	4339	Fire, Automobile, Hail and Tornado Insurance	"	"
A 109	Stuyvesant Insurance Company	4470	Fire Insurance	"	"
A 109	Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada	4453	Life and Sickness Insurance to the extent authorized by the Society's Act of Incorporation, Constitution and Laws	"	"
A 110	Sun Insurance Office, London, England ..	4526	Fire Insurance, also accident, Automobile, Guarantee, and Sickness Insurance	"	"
A 110	Sun Life Assurance Company of Canada	4397	Life Insurance	"	"
A 111	Tokio Marine and Fire Insurance Company, Limited	4565	Fire Insurance	"	"
A 111	The Traders and General Insurance Association, Limited	4481	Fire and Automobile Insurance	"	"
A 111	Travelers' Indemnity Company	4525	Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Insurance against loss or damage by robbery, Plate Glass and Automobile Insurance ..	"	"
A 112	Travelers' Insurance Company, Hartford, Conn.	4524	Life and Accident Insurance	"	"
A 112	Travelers' Life Assurance Company of Canada	4557	Life Insurance	"	"
A 113	Underwriters at American Lloyds	4519	Fire, Sprinkler Leakage Insurance	"	"
A 113	Union Assurance Society, Limited	4378	Fire, Automobile and Inland Transportation Insurance, also Insurance against damage to property of any kind caused by the Explosion of natural or other gas	"	"
A 114	L'Union Compagnie d'Assurance contre l'incendie	4536	Fire Insurance	"	"
A 114	Union Insurance Society of Canton, Limited	4501	Fire, Automobile, Hail and Inland Transportation Insurance	"	"
A 115	Union Mutual Life Insurance Company of Maine	4413	Life Insurance	"	"

	Name of Company.	Reg. No.	For what kind of insurance registered.	Registry begins 1922	Registry ends 1923
A 115	United States Fidelity and Guarantee Company	4437	Guarantee, Accident, Forgery, Sick- ness, Burglary, Plate Glass and Steam Boiler, and Insurance a- gainst loss or damage by Robbery.	May 1..	April 30
A 116	United States Fire Insurance Company	4360	Fire, Automobile Insurance (excluding Insurance against loss by reason of bodily injury to the person), Ex- plosion and Tornado	"	"
A 116	United States Life Insurance Company of the City of New York	4391	Life Insurance	"	"
A 117	Urbaine Fire Insurance Company	4589	Fire Insurance	Aug. 9..	"
A 117	Vulcan Insurance Company of Oakland, California	4541	Fire Insurance	May 1..	"
A 118	Westchester Fire Insurance Company .	4438	Fire, Explosion and Hail Insurance ...	"	"
A 118	Western Assurance Company, Toronto	4454	Fire, Hail, Inland Transportation, Light- ning, Explosion and Tornado and Automobile Insurance	"	"
A 119	Western Life Assurance Company	4581	Life Insurance as a discontinuing Com- pany	"	"
A 120	Western Mutual Life Association	4588	Life Insurance to the extent authorized by its Act of incorporation, Consti- tution and Laws	Aug. 2..	"
A 120	Woman's Benefit Association of the Maccabees	4563	Life Insurance to the extent authorized by its Act of incorporation, Consti- tution and Laws	May 1..	"
A 120	Workmen's Circle, The	4555	Life Insurance to the extent authorized by its Act of incorporation, Consti- tution and Laws	"	"
A 121	Yangtze Insurance Association	4482	Fire Insurance	"	"
A 121	Yorkshire Insurance Company, Limited	4564	Fire, Live Stock, Accident, Sickness, Automobile and Plate Glass Insur- ance	"	"

SCHEDULE AA.

INDEX AA: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance or both; also for the Investment of Surplus Funds.

	Name of Company.	Reg. No.	For what kind of insurance registered.	Registry begins 1921	Registry ends 1922
				May 1.	April 30.
A 3	Aetna Insurance Company	4403	Inland Marine Insurance	..	..
	Automobile Insurance Company	4558	Inland Marine Insurance	..	..
		4457	Ocean Marine Insurance	..	..
	Baltica Insurance Co.	4430	Inland Marine Insurance	..	..
		4415	Ocean Marine Insurance	..	..
A 11	British America Assurance Company .	4520	Inland Marine Insurance	..	..
		4521	Ocean Marine Insurance	..	..
A 14	British Traders Insurance Company, Limited	4484	Ocean Marine Insurance	..	..
		4485	Inland Marine Insurance	..	..
A 26	Columbia Insurance Company (Jersey City, N.J.)	4504	Inland Marine Insurance	..	..
		4505	Ocean Marine Insurance	..	..
A 27	Commercial Union Assurance Company, Limited	4487	Inland Marine Insurance	..	..
		4486	Ocean Marine Insurance	..	..
A 35	Eagle Star and British Dominions Insurance Company, Limited	4460	Inland Marine Insurance	..	..
		4459	Ocean Marine Insurance	..	..
	Federal Insurance Company	4488	Ocean Marine Insurance	..	..
		4489	Inland Marine Insurance	..	..
A 124	Fireman's Fund Insurance Company .	4350	Inland Marine Insurance	..	..
		4351	Ocean Marine Insurance	..	..
A 42	Firemen's Insurance Company of Newark, N.J.	4547	Ocean Marine Insurance	..	..
		4548	Inland Marine Insurance	..	..
A 46	Globe & Rutgers Fire Insurance Company	4494	Ocean Marine Insurance	..	..
A 52	Hartford Fire Insurance Company ...	4342	Inland Marine Insurance	..	..
		4343	Ocean Marine Insurance	..	..
A 53	Home Insurance Company	4405	Inland Marine Insurance	..	..
125	Indemnity Mutual Marine Assurance Company, Limited	4357			
A 56	Insurance Company of North America	4382	Ocean Marine Insurance	..	..
A 61	London & Lancashire Insurance Company, Limited	4402	Ocean Marine Insurance	..	..
		4491	Inland Marine Insurance	..	..
A 67	Marine Insurance Company, Limited	4490	Inland Marine Insurance	..	..
		4421	Ocean Marine Insurance	..	..
A 79	New Jersey Insurance Company ...	4420	Inland Marine Insurance	..	..
		4577	Ocean Marine Insurance	..	..
A 85	Northern Assurance Company, Limited	4576	Inland Marine Insurance	..	..
			Ocean Marine Insurance	..	..
A 87	Norwich Union Life Insurance Society, Limited	4336	Investment of Surplus Funds in the Province of Ontario	..	..
	Pacific Marine Insurance Company ..	4477	Inland Marine Insurance	..	..
		4476			
	Peninsula Fire Insurance Company of America	4431	Ocean Marine Insurance	..	..
		4423	Inland Marine Insurance	..	..
A 90	Phoenix Assurance Company, Limited	4554	Ocean Marine Insurance	..	..
A 92	Providence Washington Insurance Company	4411	Ocean Marine Insurance	..	..
A 127	Royal Exchange Assurance	4468	Ocean Marine Insurance	..	..
		4473	Ocean Marine Insurance	..	..
A 103	Scottish Metropolitan Assurance Company, Limited	4375	Inland Marine Insurance	..	..
		4376	Inland Marine Insurance	..	..
A 104	Scottish Widows Fund and Life Assurance Society	4579	Ocean Marine Insurance	..	..
			Investment of Surplus Funds in the Province of Ontario	..	..
A 106	St. Paul Fire and Marine Insurance Company	4499	Inland Marine Insurance	..	..
		4308	Ocean Marine Insurance	..	..
A 129	Thames & Mersey Marine Insurance Company, Limited	4352	Inland Marine Insurance	..	..
		4354	Ocean Marine Insurance	..	..
	Tokio Marine and Fire Insurance Company	4510	Inland Marine Insurance	..	..
		4511	Ocean Marine Insurance	..	..
A 114	Union Insurance Society of Canton, Limited	4502	Inland Marine Insurance	..	..
		4503	Ocean Marine Insurance	..	..
A 132	Union Marine Insurance Company, Limited	4343	Ocean Marine Insurance	..	..
		4471	Inland Marine Insurance	..	..
	United States Lloyds	4472	Ocean Marine Insurance	..	..
A 121	Yorkshire Insurance Company, Limited	4414	Ocean Marine Insurance	..	..
		4456	Inland Marine Insurance	..	..
A 118	Western Assurance Company	4455	Ocean Marine Insurance	..	..

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.

	Name of Company.	System.	Manager or Secretary	Post Office.
B 80	Algoma Mutual	Mutual	Thomas H. Elliott	Sault Ste. Marie.
B 82	Amherst Island	Mutual	F. P. Instant	Stella.
B 84	Ayr	Mutual	Joseph Wrigley	Ayr.
B 86	Bay of Quinte Agricultural	Mutual	M. R. German	Picton.
B 88	Bertie and Willoughby Farmers'	Mutual	John G. Wills	Marshville.
B 90	Blanshard	Mutual	John H. Jameson	St. Mary's.
B 92	Blenheim North	Mutual	D. R. Stauffer	Bright.
B 94	Brant County Farmers'	Mutual	J. A. Messecar	Brantford.
B 96	Canadian Millers'	Mutual	John T. White	Hamilton.
B 98	Caradoc Farmers'	Mutual	E. W. J. Sutherland	Mt. Brydges.
B 100	Clinton Township	Mutual	G. W. Tinlin	Beamsville.
B 102	Culross	Mutual	D. McIntosh	Teeswater.
B 104	Dereham and West Oxford	Mutual	T. R. Mayberry	Ingersoll.
B 106	Dorchester, North and South	Mutual	S. E. Facey	Harrietsville.
B 108	Downie	Mutual	F. W. Armstrong	Sebringville.
B 110	Dufferin Farmers'	Mutual	Thomas Whalley	Shelbourne.
B 112	Dumfries N. and Waterloo S.	Mutual	A. W. Hilborn	Galt.
B 114	Dunwich Farmers'	Mutual	W. A. Galbraith	Iona Station.
B 116	Easthope South Farmers'	Mutual	W. S. Russell	Tavistock.
B 40	Economical	Cash-Mutual	W. H. Schmalz	Kitchener.
B 118	Ekfrid	Mutual	A. P. McDougald	Melbourne.
B 120	Elma Farmers'	Mutual	J. R. Hammond	Atwood.
B 122	Eramosa	Mutual	Robert Scott	Rockwood.
B 124	Erie Farmers'	Mutual	A. E. Havill	South Cayuga.
B 3	Equity Life	Stock	Geo. M. Begg	Toronto.
B 126	Farmers' Central	Mutual	J. J. Schumacher	Walkerton.
B 129	Farmers' Union	Mutual	R. G. Corneil	Lindsay.
B 56	Fire Insurance Exchange	Mutual and Stock	Joseph Walmsley	Toronto.
B 132	Formosa	Mutual	E. G. Kuntz	Formosa.
B 134	Germania Farmers'	Mutual	R. H. Fortune	Ayton.
B 136	Glengarry Farmers'	Mutual	V. G. Chishelm	Alexandria.
B 43	Gore District	Cash-Mutual	Jno. N. MacKendrick	Galt.
B 138	Grand River	Mutual	Norman Simenton	Caledonia.
B 140	Grenville Patron	Mutual	W. M. Snyder	Spencerville.
B 142	Grey and Bruce	Mutual	Wm. Ruttle	Hanover.
B 144	Guelph Township	Mutual	John L. Carter	Guelph.
B 146	Halton Union Farmers'	Mutual	Thomas Moore	Campbellville.
B 148	Hamilton Township	Mutual	Thomas Hoskin	Cobourg.
B 59	Hand-in-Hand	Mutual and Stock	Joseph Walmsley	Toronto.
B 150	Hay Township	Mutual	Henry Eilber	Crediton.
B 152	Hopewell Creek	Mutual	A. J. Frank	New Germany.
B 154	Howard Farmers'	Mutual	E. D. Mitton	Ridgetown.
B 156	Howick Farmers'	Mutual	W. S. McKercher	Wroxeter.
B 246	Huron Weather	Mutual	Chas. Monteith	Woodham.
B 158	Kent and Essex	Mutual	T. B. Harvey	Merlin.
B 160	Lambton Farmers'	Mutual	W. G. Willoughby	Watford.
B 162	Lanark	Mutual	Peter Cavers	Perth.
B 164	Lennox and Addington	Mutual	W. R. Lott	Napanee.
B 166	Lobo Township	Mutual	J. Marsh	Ilderton.
B 168	London Township Farmers'	Mutual	Edward Dann	London.

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—concluded.

	Name of Company.	System.	Manager or Secretary	Post Office.
B170	McGillivray.....	Mutual.....	W. T. Amos.....	Parkhill.
B172	McKillop.....	Mutual.....	Thomas E. Hays.....	Seaforth.
B174	Maple Leaf.....	Mutual.....	P. G. Purves.....	Columbus.
B 24	Merchants.....	Stock.....	John H. C. Durham.....	Toronto.
B 62	Millers' and Manufacturers'.....	Mutual and Stock.....	C. H. C. Fortner.....	Toronto.
B 65	Monarch.....	Mutual and Stock.....	A. M. Aletter.....	Toronto.
B177	Nichol.....	Mutual.....	James Beattie.....	Fergus.
B179	Nissouri.....	Mutual.....	E. J. Pearson.....	Kintore.
B181	Norfolk.....	Mutual.....	N. Stanley Boughner.....	Simcoe.
B183	North Kent.....	Mutual.....	Walter H. Holmes.....	Dresden.
B185	Oneida Farmers'.....	Mutual.....	M. C. Senn.....	Caledonia.
B 7	Ontario Equitable Life and Accident Ins. Company	Stock.....	S. C. Tweed.....	Waterloo.
B248	Ontario Farmers' Weather.....	Mutual.....	W. A. Wansborough.....	Grand Valley.
B187	Osgoode.....	Mutual.....	R. McLachlin.....	Kenmore.
B189	Otter.....	Mutual.....	T. M. Cayley.....	Norwich.
B191	Oxford Farmers'.....	Mutual.....	H. W. Sutherland.....	Embro.
B193	Peel and Maryborough.....	Mutual.....	John Ritch.....	Drayton.
B195	Peel County Farmers'.....	Mutual.....	J. J. Stewart.....	Brampton.
B 46	Perth.....	Cash-Mutual.....	Charles Packert.....	Stratford.
B 14	Policyholders' Mutual Life	{ Mutual and Aux- iliary Joint Stock (7 Edw. VII., c.) 116.)	A. M. Featherston.....	Toronto.
B197	Prescott Farmers'.....	Mutual.....	B. G. Parisein.....	Alfred.
B258	Provident Assurance Co.....	Stock.....	A. M. Aletter.....	Toronto.
B199	Puslinch.....	Mutual.....	John Rae.....	Puslinch.
B 29	Queen City.....	Joint Stock.....	Hugh F. Creighton.....	Toronto.
B201	Saltfleet and Binbrook.....	Mutual.....	Charles Ira Stewart.....	Hannon.
B203	Southwold Farmers'.....	Mutual.....	John H. Sells.....	Shedden.
B205	Sydenham.....	Mutual.....	T. J. Harkness.....	Owen Sound.
B208	Temiskaming.....	Mutual.....	John W. Bolger.....	New Liskeard.
B210	Thunder Bay.....	Mutual.....	A. McGillivray.....	Murillo.
B212	Townsend Farmers'.....	Mutual.....	James Ross.....	Waterford.
B261	Union Fire and Casualty Co.....	Joint Stock.....	*R. W. Clewlo.....	Toronto.
B214	Usborne and Hibbert.....	Mutual.....	William A. Turnbull.....	Woodham.
B216	Walpole Farmers'.....	Mutual.....	George L. Miller.....	Jarvis.
B 49	Waterloo.....	Cash-Mutual.....	L. W. Shuh.....	Waterloo.
B218	Waterloo, North, Farmers'.....	Mutual.....	Josiah Stauffer.....	Waterloo.
B220	Wawanosh, West.....	Mutual.....	Thomas G. Allan.....	Dungannon.
B 70	Wellington.....	Mutual and Stock.....	John Davidson.....	Guelph.
B250	Western Farmers' Weather.....	Mutual.....	E. L. Sutherland.....	Woodstock.
B222	Westminster Township.....	Mutual.....	R. S. Nichol.....	Wilton Grove.
B224	Williams, East.....	Mutual.....	John A. McLeish.....	Kerwood.
B226.	Yarmouth.....	Mutual.....	A. E. Bucke.....	St. Thomas.

*Chief Agent.

INDEX C.—Underwriters.

List of Underwriters registered to transact business in Ontario up to December 1st, 1921.

Aetna Fire Underwriters' Agency.
 Britannic Underwriters' Agency.
 British and Canadian Underwriters.
 British Empire Underwriters' Agency.
 Canadian Hardware and Implement Underwriters.
 Delaware Underwriters.
 Duquesne Underwriters' Agency.
 Exchange Underwriters' Agency.
 Federal Underwriters', Limited.
 Fidelity (Fire) Underwriters of New York.
 Globe Underwriters' Agency.
 Home Underwriters' Agency.

London Underwriters' Agency.
 Merchants' Underwriters' Agency.
 Minnesota Underwriters' Agency.
 Montreal Underwriters' Agency.
 New York Underwriters' Agency.
 Nova Scotia Fire Underwriters' Agency.
 Protector Underwriters.
 Retail Merchants' Underwriters' Agency.
 Rochester Underwriters' Agency.
 St. Lawrence Underwriters' Agency.
 Sterling Fire Underwriters' Agency.
 Winnipeg Fire Underwriters' Agency.

INDEX D.—Insurance Brokers.

List of Insurance Brokers registered to transact business up to December 1st, 1921.

Aletter, A. M., Toronto.
 Beardmore, W. W., trading under the firm name, William Beardmore, Company.
 Gooch, Robert E., Toronto.
 Hardy, E. D., & Company, Ottawa.
 Ireland, Aubrey, Toronto.
 Irish & Maulson, Limited, Toronto.
 Jones & Proctor Bros., Limited, Toronto.
 Jones, Seneca & Son, Hamilton.
 Lauder, William, Toronto.

Muntz & Beatty, Toronto.
 Port Arthur Insurance and Vessel Agency, Limited, Port Arthur.
 Reed, Shaw & McNaught, Toronto.
 Ring, Charles Edward, Toronto.
 Ryan Agency, Limited, Toronto.
 Toronto Insurance and Vessel Agency, Limited, Toronto.
 Willis, Faber & Company of Ontario, Limited, Toronto.

INDEX E.—Guarantee Companies.

List of Guarantee Companies whose bonds have by Order-in-Council of the Lieutenant-Governor of Ontario been authorized for acceptance in lieu of personal or private suretyship prescribed or required by Chapters 5 and 67 of 9 Edw. VII. and 62 Vict (2nd Sess.), Chap. 12, s. 69; R.S.O. 1914, Chap. 190.

1. Alliance Assurance Company.
2. American Surety Company of N. Y.
3. Canada Accident and Fire Assurance Company.
4. Canadian Surety Company.
5. Dominion Gresham Guarantee and Casualty Company.
6. Dominion of Canada Guarantee and Accident Insurance Company.
7. Employers' Liability Assurance Corporation (Limited).
8. Globe Indemnity Company of Canada.
9. Hartford Accident and Indemnity Company.
10. The Guardian Insurance Company of Canada, Montreal, Quebec.
11. Guarantee Company of North America.
12. Imperial Guarantee and Accident Insurance Company of Canada.

13. London and Lancashire Guarantee and Accident Company of Canada.
14. London Guarantee and Accident Company, Limited.
15. Maryland Casualty Company.
16. National Surety Company.
17. Ocean Accident and Guarantee Corporation, Limited.
18. Railway Passengers' Assurance Company of London, England.
19. Sun Insurance Office.
20. Royal Indemnity Company.
21. Toronto Fire Casualty and Marine Insurance Company.
22. United States Fidelity and Guaranty Company.
23. General Accident Assurance Company of Canada.

Report

OF THE

Registrar of Friendly Societies

TRANSACTIONS FOR THE YEAR 1920

Printed by Order of
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:
Printed and Published by CLARKSON W. JAMES, Printer to the King's
Most Excellent Majesty

1921

To His Honour HENRY COCKSHUTT, Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

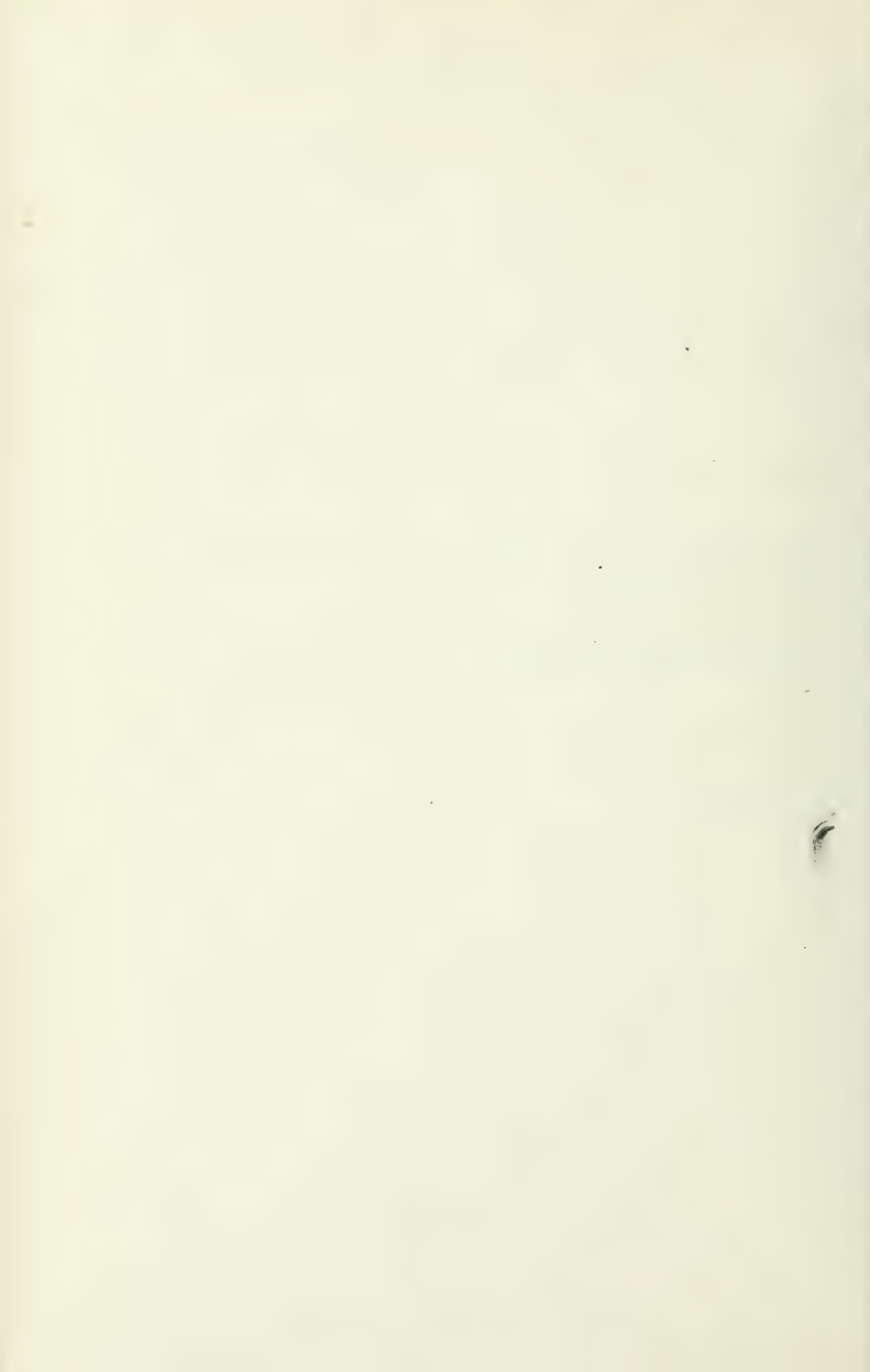
The undersigned has the honour to present the Report of the Registrar of Friendly Societies for the year ending 31st December, 1920.

Respectfully submitted,

W. E. RANEY,

Attorney-General

Toronto, 1st December, 1921.



TO THE HONOURABLE W. E. RANEY, K.C., M.P.P.,

Attorney-General,
Toronto.

Sir:—

I have the honour to submit herewith the report of the Registrar of Friendly Societies for the year ending 31st December, 1920.

Owing to the printers' strike it has been impossible to issue this report at an earlier date.

The most important event of the past year, so far as friendly societies are concerned, was the passing by the Legislature of an Act amending the Ontario Insurance Act in reference to the financial stability of those societies which undertake life insurance contracts with their members.

The New Legislation

Last year I gave a brief review of the transition taking place in recent years in friendly societies and pointed out the necessity for more adequate provisions in the law to meet the exigencies of the present situation. A careful and comprehensive study of the whole matter was first made and a draft bill prepared. This draft bill was discussed at length with the representatives of the Canadian Fraternal Association and several hearings were had with the representatives of that body, with the view to making the proposed act as perfect and workable a measure as possible. I am pleased to be able to report that the bill as introduced to the Legislature received the approval and support of the Association, and many expressions of approval were also received from leaders in the fraternal insurance world, touching the necessity for and the reasonableness and effectiveness of the proposed act. The bill passed through its various stages in the Legislature without opposition and is now in effect. The Act is of importance and interest to the public generally and will do much to rehabilitate and stabilize fraternal insurance in this Province. For purposes of convenient reference and of record the entire Act is printed in Appendix A to this Report.

Leading Provisions of the New Act

The following is a brief summary of the leading provisions and requirements of the Act:

1. An annual valuation of the outstanding certificates of insurance, to be filed with the Registrar.
2. The valuation to be made by a qualified actuary appointed by the Society, who shall also prepare a valuation balance sheet showing whether or not the society "is" in a position to provide for the payment of its contracts of insurance as they mature, without deduction or abatement and without increase of its existing rates of contribution."
3. A summary of the actuary's valuation is to be mailed to each insured member.
4. Where the reports show that society will be unable to meet its obligations upon the basis of existing rates, the Minister may request the society to amend its constitution by putting into effect such changes (approved by its actuary) as will enable the society to provide for the payment of its contracts at maturity, and for such purpose the governing executive of the society may, if desirable, call a special meeting of the society.
5. Power is given to an Ontario society to make the necessary adjustment, and a majority vote of the members present at the supreme legislative meeting of the society to be binding upon all members.
6. Where a society fails to comply voluntarily with the Minister's request, provision for the appointment of a special readjustment committee of three persons, who shall investigate the

assets, liabilities, rates, plans, etc., of the society, and prepare such amendments to the society's constitution by way of reduction of promised benefits or increase of rates, as are deemed necessary to enable the society to meet its obligations as they mature. Due provision is made for the coming into force of such amendments.

7. Provision for the segregation of the funds of the adequate-rate members from those of inadequate-rate members of a society and for the transfer upon proper terms of members from the latter to the former class; the annual valuation to show the financial position of each class separately.

8. The rates for children's insurance to be approved by an actuary and separate funds kept for such contracts; after January 1st, 1922, all new rates and benefits to be first approved by certificate of an actuary and filed with the Registrar.

9. Twenty payment life certificates may be issued by societies in a sound financial position.

10. Provision for meeting special emergencies of a society such as an epidemic; and also for the application by the society of surplus monies above 105% of all net liabilities.

11. The new Act does not apply to the sick and funeral benefit contracts of a society.

Valuation Reports

For the first time in the history of the Department reports upon the valuation of the insurance certificates of Ontario friendly societies are published in the report of the Registrar. These will be found in summary form in Appendix B to this report. In each case the valuation of the certificate has been made by an actuary appointed by the society, and qualified under the Act to make such valuation. It is believed that this marks another milestone in the progress of the societies and that the publicity thus secured will be in the interest of both members and beneficiaries.

Respectfully submitted,

V. EVAN GRAY,
Registrar of Friendly Societies.

Toronto, 30th November, 1921.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ontario.

Organized 18th February, 1879, and incorporated in Ontario 14th August, 1879.

The Executive officers of the Society at the 31st December, 1920, were as follows:

E. F. Drake, Grand Master Workman.....Ottawa.

F. G. Inwood, Grand Recorder-Treasurer.....Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1920, \$10,646,659.99.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or benefit in the nature thereof.--None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number		Amount	
Number of contracts in force 31st December, 1919.....	11,394		\$	c.
Number of contracts taken during 1920, new or renewed.....	428		11,102,213	37
Add amount by which various certificates were increased during 1920			285,250	00
			3,825	20
Gross number of contracts in force at any time in 1920.....	11,822		11,391,288	57
	Number		Amount	
Deductions :			\$	c.
Contracts matured in 1920.....	333		370,044	01
Contracts lapsed in 1920.....	520		374,584	57
Contracts surrendered.....				
Reduction of Certificates				
Total deductions extended.....	853		744,628	58
Net contracts in force 31st December 1920,			10,969	10,646,659 99
No. of certificate holders in good standing..			10,547	10,299,020 57
No. temporarily suspended			422	347,639 42
Grand total of certificate holders, 31st December, 1920.....			10,969	10,646,659 99

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 769.

Number of members who died during 1920, 7.

Amount of Funeral Benefits paid in 1920, \$210.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received Sick and Funeral Benefits during 1920, 140.

Amount of benefits paid in 1920, in respect of sick members, \$2,951.80.

Number of weeks' sickness experienced in 1920, 683 1-7.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1920, \$16,739.32.

V. Assets

Bonds, debentures, etc.	\$ 1,472,853.47
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund	56,974.28
Imperial Bank, Toronto, General Fund	5,995.66
Imperial Bank, Toronto, Sick Fund	1,739.32
Assessments called, but not yet payable	38,294.20
Interest due and accrued	16 844.16
Total assets of Life Insurance Fund (not extended)	\$1,557,606.39
" Sick and Funeral Fund (not extended)	17,087.90
" General and other Funds (not extended)	19,233.02
All other assets	1,226.22
Total assets	<u>\$ 1,593,927.31</u>

VI. Liabilities.

Amount of claims supposed or reported, or unadjusted	\$ 46,734.69
Amount of all other liabilities	32.21
Total liabilities	<u>46,766.90</u>

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1920.—None.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1920, each being payable on or before the last day of the month for which levied.

Registers are kept for the purposes of insurance certificates or benefits.

The Society's accounts were audited quarterly during 1920.

Names and addresses of the auditors for 1920 were as follows: Charles G. Knott and Albert E. Hagerman, Toronto.

Amount of Bond of Grand Master Workman, \$5,000.00.

Amount of Bond of Grand Recorder Treasurer, \$20,000.00.

Number of members in force in Ontario, 10,969.

Amount of insurance in force in Ontario at 31st December, 1920, \$10,646,659.99.

Number of members in Ontario who died during 1920, 333.

Amount of death benefits paid to Ontario members during 1920, \$350,750.63.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$72,718.05.

Cash received during 1920 from:

Supplies	\$ 136.80
Assessments	\$444,265.15
Per capita tax	22,376.05
Changing certificates, etc.....	83.00
Interest.....	72,201.57
Cash received from repayment of investments (not extended),	\$27,642.86.

Total receipts	<u>\$539,062.57</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Fraternal association	\$ 45.00
Law costs	187.00
Registration fee	25.00
Rent of drawer, Trust Company.....	40.00
Organization expenses	6,202.17
Supplies bought	168.30
Travelling expenses	343.21
Rent, light, heat and taxes	868.95
Salaries, officers' and auditors' and actuary's fees	5,112.84
Medical examiner's salary and expenses	608.75
Clerk hire	6,586.00
Official Journal	2,272.30
Printing, stationery and advertising	426.39
Postage, telegrams and express	718.90
Business tax	155.55
Premiums for guaranteeing lodge officers	182.00
Other management expenses	65.70

Total expenses of management	<u>\$ 24,008.06</u>
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(b) Miscellaneous Expenditure.

Life insurance claims paid	\$350,750.63
Funeral benefits	210.00
Sick benefits	2,951.80
For investments (not extended),	\$196,793.73.

Total expenditure	<u>\$377,920.49</u>
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Schedule of ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	342	226,113 08	204 10		
25-29.....	397	296,271 75	300 82	5	3,427 80
30-34.....	521	401,337 07	459 37	3	2,010 59
35-39.....	629	484,191 72	638 28	3	2,151 87
40-44.....	863	699,389 73	1088 76	6	7,061 06
45-49.....	1,011	894,922 49	1,661 22	8	7,825 70
50-54.....	1,333	1,320,989 02	3,028 69	15	14,237 16
55-59.....	1,647	1,748,498 54	5,044 43	27	32,706 82
60-64.....	1,875	2,099,609 09	7,852 40	72	85,149 22
65-69.....	1,405	1,515,696 76	7,546 25	64	69,433 08
70-74.....	629	658,722 77	4,615 95	68	75,312 86
75-79.....	256	249,286 57	2,459 18	32	37,485 40
80-84.....	48	43,227 55	620 75	20	23,933 71
85 and over.....	13	8,403 85	145 65	10	9,308 74
Totals.....	10,969	10,646,659 99	35,665 '85	333	370,044 01

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, 7 Hughson Street, S., Hamilton, Ont.

Organized, 28th March, 1887, and incorporated in Ontario, 1st, June, 1887.

The Executive officers of the Society at the 31st December, 1920, were as follows:

John L. Davidson, Grand Councilor	Toronto.
A. W. Richardson, M.D., Grand Vice-Councilor	Kingston.
Dr. J. W. Edwards, Past Grand Councilor	Cataraqui
Wm. F. Montague, Grand Recorder and Acting Treasurer.....	Hamilton.
John L. Archer, Grand Representative.....	Toronto.
Wm. Benson, Grand Representative	Toronto.
Albert Chevalier, Grand Representative	Montreal.
James B. Ferguson, Grand Representative	Ottawa

I. Currency of Insurance Certificates.

Amount covered by endowment contracts.—None.

Amount covered by insurance at 31st December, 1920, \$24,377,214.75.

II. Movement in Insurance Certificates.

(b) *Contracts for insurance, other than Endowments, Sick or Funeral Benefits.*

	Number		Amount	
			\$	c.
Contracts in force 31st December, 1919.....	27,774		24,906,926	80
Add contracts taken 1920, new and renewed.....	1,059		598,500	00
Add amount by which various certificates were increased during 1920.....			6,044	00
Gross number and amount of contracts on foot at any time during 1920.....	28,833		25,511,470	80
	Number	Amount		
Deductions :		\$	c.	
Contracts matured in 1920.....	470	455,055	66	
Contracts lapsed in 1920.....	973	564,612	20	
Contracts surrendered in 1920.....	100	34,500	00	
Add to above deductions the amount by which various certificates still on foot were reduced in 1920.....		80,088	19	
Total deductions.....	1,543	1,134,256	05	
Net contracts on foot 31st December, 1920.....	27,290		24,377,214	75
Number of certificate holders in good standing at 31st December, 1920.....	27,015		24,220,485	75
Temporarily suspended.....	275		156,729	00

III. Funeral Benefits.

The Grand Council undertakes Funeral Benefits.

The total membership of this branch, 31st December, 1920, 7,245.

Number of members who died during 1920, 76.

The total amount of funeral benefits paid during 1920, \$4,500.00.

The total amount of cash standing to credit of Funeral Benefit Fund, \$145,761.56.

IV. Sick Benefits.

The Grand Council undertakes Sick Benefits—

Number of members who received Sick Benefits during 1920, 1,431.

The total amount of Sick Benefits paid in 1920, \$30,829.20.

The number of weeks' sickness experienced in 1920, 7,703 2-7.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1920, was \$145,761.56.

The number of females who received benefits in respect of sickness during 1920, was 421, and the average weeks of illness, 6.52.

The number of males who received benefits in respect of sickness during 1920, 1,010, and the average weeks of illness, 4.90.

V. Assets.

Bonds, debentures and securities	\$ 1,163,946.46
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account	17 589.40
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account.....	9,373.32
Bank of Hamilton, Hamilton, Ont., General Fund	11,166.40
Bank of Hamilton, Hamilton, Ont., Guarantee Fund	1,000.00
Bank of Hamilton, Hamilton, Ont., Child Insurance Fund	2,282.19
Dues and assessments called, but not yet payable, estimated at	38,372.80
Interest due and accrued	35,392.42
Amount due under liens on certificates <i>re</i> errors in age	3,107.27
Outstanding accounts, less provision for bad debts	1,412.53
Per capita tax of last month of 1920, estimated at	2,650.00
Supplies, etc., stock	3,941.18
Office furniture, etc., less amount written off for depreciation.....	1,222.05
Total assets of Life Insurance Fund (not extended)	\$ 1,093,560.28
Total assets of Sick and Funeral Fund	153,921.91
Total assets of Guarantee Fund	1,186.11
Total assets of General and other Funds	40,781.23
Total assets of Child Insurance Fund	2,431.49
Other assets (detailed in memo.)	425.00
Total assets	<u>\$ 1,291,881.02</u>

VI. Liabilities.

Amount of claims supposed	\$ 75,728.70
All other liabilities	1,523.79
Total liabilities	\$ 77,252.49

VII. Miscellaneous.

Actions instituted by or against the Grand Council during 1920:

Mary Ella Stinson vs. Canadian Order of Chosen Friends, Supreme Court of Ontario, \$1,000.00. Defence: the deceased was not in good standing. Case settled by paying \$800.00; member was a returned soldier.

Canadian Order of Chosen Friends vs. Ernest F. Bertrand, County Court of Wentworth. Judgment obtained by default.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1920.

The Society's books were duly audited on February 9th, May 4th, July 26th, and October 25th, 1920.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly Report Book, Book of Statistics, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1920 were as follows: Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1920, made in the organization or management of the Society, in relation to insurance certificates or benefits.

No changes were, during 1920, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bonds of Grand Secretary-Treasurer, \$7,000.00.

Number of members in Ontario at 31st December, 22,632.

Number of certificate holders in Ontario at 31st December, 1920, 22,632.

Amount of insurance in force in Ontario at 31st December, 1920, \$20 825,597.75.

Number of members in Ontario who died during 1920, 420.

Amount of death benefits paid to Ontario members during 1920, \$406,834.84.

Amount of disability benefits paid to Ontario members during 1920, \$77,630.19.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$58,606.63.

Cash received during 1920 from:

Assessments in Life Insurance Department	\$ 421,285.83
Assessments in Sick Benefit Department	38,329.31
Assessments in Child Insurance Department	1,136.62
Per capita tax	34,631.08
Supplies sold and certificate fees, etc.	2 622.09
Interest	71 890.13
Premium for guarantee of lodge officers	620.23
Cash received from investments (not extended), \$61,582.83.	

Total receipts **\$ 570,515.29**

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Fees to Canadian Fraternal Association	\$ 65.00
Commission and organization account	12,343.29
Registration fees	205.00
Investigation of claims, etc.	1,834.88
Supplies bought	1,254.45
Office furniture	318.76
Travelling expenses	625.75
Rent and heat, etc.	906.41
Managing officers' salaries and officers' and auditors' fees	6,738.00
Medical examiner's salary and expenses	2,216.91
Clerk hire	7,867.51
Official Journal	2,916.62
Printing	2,221.29
Postage, telegrams and express	1,855.28
Premiums for guarantee of grand officers	40.70
Other expenses of management	135.30
Caretaking and other expenses	242.96

Total expenses of management\$ 41,788.11

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments.....	\$ 447,318.96
Funeral benefits	4,500.00
Sick benefits	30,829.20
Total disability benefits	79,524.19
Gratuities	50.00
One death in child's department	75.00

Cash paid for investments (not extended), \$45,208.03.

Total expenditure\$ 604,085.46

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920:

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
16-24	1,173	727,929 00	646 46	7	4,750 00
25-29	1,519	1,060,270 00	982 31	9	5,250 00
30-31	2,007	1,444,185 00	1,436 93	22	14,500 00
35-39	2,500	1,844,071 00	2,011 30	14	9,250 00
40-41	3,212	2,516,377 00	2,964 40	20	14,250 00
45-49	3,595	3,232,976 00	4,101 11	36	31,985 00
50-54	3,838	3,737,288 28	4,980 45	55	57,816 00
55-59	3,532	3,590,412 36	5,393 50	56	58,926 00
60-64	2,639	2,788,110 64	4,651 73	71	74,950 00
65-69	1,620	1,833,701 40	3,429 56	67	72,694 10
70-74	874	1,031,464 07	2,258 30	47	56,429 20
75-79	418	379,890 18	1,256 87	54	42,982 96
80-84	56	32,241 45	196 46	10	10,178 40
85 and over	2	1,569 37	5 44	2	1,094 00
Totals.....	27,015	24,220,485 75	34,314 82	470	455,055 66

THE ORDER OF CANADIAN HOME CIRCLES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Richmond Street East, Toronto.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1920, were as follows

R. W. Hawkins, Supreme Leader	Brownsville
V. A. Sinclair, M.A., LL.B., Supreme Vice-Leader	Tillsonburg.
J. M. Foster, B.A., Supreme Secretary	Toronto.
W. B. Graham, Supreme Treasurer	Toronto.
N. Somerville, M.A., Supreme Solicitor	Toronto.
A. T. Hobbs, M.D., Supreme Medical Examiner	Guelph
Dr. T. S. Boyle, Supreme Past Leader	Windsor, N.S.

I. Currency of Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof, \$2,135,463.00.
(b) Contracts for insurance other than endowments, \$4,064,454.00.

II. Movement in Insurance Certificates.

(a) Contracts for Endowments or for Benefits in the nature thereof.

	Number	Amount
Contracts in force 31st December, 1919.....	3,700	\$ c. 2,179,574 00
Add contracts taken during 1920, new or renewed.....	73	36,250 00
Gross number and amount of contracts on foot at any time during 1920	3,773	2,215,824 00
	Number	Amount
Deductions :		\$ c.
Contracts matured in 1920 by death.....	67	45,450 00
Contracts lapsed in 1920.....	68	32,101 00
Contracts matured during 1920, total disability.....		2,810 00
Total deductions extended.....	135	80,361 00
Net endowment contracts on foot at 31st December, 1920.....	3,638	2,135,463 00

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number	Amount
Contracts in force 31st December, 1919.....	5,402	\$ 4,183,728 00
Add contracts taken during 1920, new or renewed.....	75	37,750 00
Gross number and amount of contracts on foot at any time during 1920.....	5,477	4,221,478 00
	Number	Amount
Deductions :		
Contracts matured in 1920 by death.....	108	\$ 100,400 00
Contracts lapsed in 1920.....	91	56,624 00
Amount by which various certificates on foot were reduced.....		
Total deductions extended.....	199	157,024 00
Net insurance contracts.....	5,278	4,064,454 00
Number of certificate holders in good standing on 31st December, 1920.....	5,243	6,160,817 00
Number of certificates temporarily suspended.....	35	39,100 00
Grand total of certificate holders 31st December, 1920.....	5,278	6,199,917 00

III. Funeral Benefits

The Order has no Funeral Benefit Department.

IV. Sick Benefits

Number of members in Sick Benefits Department, 241.

Sick benefits are undertaken by the Supreme Body only.

Number of members who received sick benefits during 1920, 44.

Amount of benefits paid to sick members, \$1,140.00.

Number of weeks' sickness experienced in 1920, 285.

Total amount of cash to credit of fund, 31st December, 1920, \$6,198.19.

V. Assets

Cash value of bonds and debentures	\$ 811,267.02
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Dominion Bank, Toronto, Ont.	30,196.09
Dues and assessments called, but not yet payable	19,528.95
Interest due and accrued	11,652.20
Amount of liens on certificates in force	101,681.05
All other assets	1,213.93
Total assets Life Insurance Fund (not extended)	\$ 868,195.67
Total assets Endowment Fund (not extended)	96,998.04
Total assets Sick and Funeral Fund (not extended).....	6,541.24
Total assets General and other Funds (not extended)	3,804.29
Total assets	\$ 975,539.24

VI. Liabilities

Amount of admitted claims	\$ 17,233.34
Other liabilities	2,152.59
Total liabilities	\$ 19,385.93

VII. Miscellaneous

Actions or proceedings instituted or prosecuted by or against the Society during 1920.—None.

Assessments are made monthly.

Twelve assessments were made during 1920, each being payable the first day of each month.

The Society's accounts were audited in April, July, and October, 1920, and January, 1921.

The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.

Names and addresses of the auditors for 1920 were as follows: J. L. Buck, Port Rowan, and W. P. Goodman, Toronto.

No changes were made in the Constitution during 1920.

Amount of bonds of Supreme Secretary, \$10,000.00.

Amount of bond of Supreme Treasurer, \$3,000.00.

Number of members in Ontario 31st December, 1920, 4,874.

Amount of insurance in force in Ontario at 31st December, 1920, \$5,741,622.00.

Number of members in Ontario who died during 1920, 101.

Amount of death benefits paid Ontario members during 1920, \$139,340.00.

Amount of disability benefits paid to Ontario members during 1920, \$2,490.00.

VIII. Cash Receipts

Cash balance from 1919 (not extended), \$27,342.95.

Cash received during 1920, from:

Application fees	\$ 107.75
Assessments	215,812.47
Per capita tax and levies	10,301.91
Supplies sold	120.24
Interest and dividends	38,641.03
All other sources	4,389.74
Profits on sale of bonds	6,417.26
Repayment of loan (not extended), \$258,907.30.	

Total receipts\$ 275,790.40

IX. Cash Expenditure

(a) Expenses of Management.

Cash paid during 1920 for:

Commission and organization expenses	\$ 3,737.73
Registration fees	25.00
Supplies bought	430.52
Investigation of claims	143.40
Travelling expenses	63.05
Rent, light and taxes	890.50
Salaries, officers, auditors	3 800.00
Clerk hire	2,233.00
Medical examiner, salary and expenses	97.75
Official journal	926.79
Printing, stationery and advertising	264.46
Postage, telegrams and express	460.16
Premiums for guarantee of lodge officers	44.00
Other management expenses (detailed in memo)	243.63

Total expenses of management\$ 13,359.99

(b) Miscellaneous Expenditure.

Endowment benefits	\$ 1,615.44
Life insurance claims other than endowments	128,980.27
Sick benefits	1,155.50
Total disability benefits	2,557.46

For investments (not extended), \$384,175.70.

Grand totals\$ 147,668.66

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	66	62,500 00	58 41		
25-29.....	115	106,500 00	104 88		
30-31.....	236	225,000 00	257 37		
35-39.....	420	444,500 00	579 29	2	1,500 00
40-44.....	480	504,990 00	782 48	5	5,000 00
45-49.....	658	733,600 00	1,360 23	3	3,500 00
50-54.....	811	933,020 00	2,126 01	5	4,000 00
55-59.....	853	1,069,080 00	3,031 87	12	12,000 00
60-64.....	719	919,679 00	3,302 85	19	28,500 00
65-69.....	506	649,170 00	3,018 26	19	23,780 00
70-74.....	270	355,720 00	2,170 96	23	38,770 00
75-79.....	112	162,105 00	1,294 03	16	24,200 00
80-84.....	28	30,703 00	359 15	2	2,500 00
85 and over.....	4	3,350 00	56 56	2	2,100 00
Totals.....	5278	6,199,917 00	18,502 35	108	145,850 00

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; Incorporated 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

William F. Nickle, President Kingston.
 Henry White, Vice-President Port Hope.
 Fred. S. Evanson, Secretary-Treasurer Kingston.

II. Movement in Insurance Certificates

(a) Contracts for Endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments*

	Number		Amount	
Contracts in force 31st December, 1919.....	20,996		\$	c.
Add contracts taken during 1920, new or renewed.....	1,018		25,351,750	00
Add amount by which various certificates were increased during 1920.....			1,274,500	00
			11,000	00
Gross number and amount of contracts on foot at any time during 1920	22,014		26,637,250	00
	Number		Amount	
Deductions :				
Contracts matured in 1920.....	265		\$	c.
Contracts lapsed in 1920.....	780		349,750	00
Contracts cancelled in 1920.....	8		881,000	00
Contracts surrendered in 1920.....	1		6,000	00
Add to above deductions the amount by which various certificates still on foot were reduced during 1920.....			1,000	00
			6,000	00
Total deductions extended.....	1,054		1,243,750	00
			1,054	
Net contracts on foot at 31st December, 1920.....	20,960		25,393,500	00

III. and IV. Sick and Funeral Benefits.—None

V. Assets

Cash value of bonds, debentures, etc.\$ 2,095,477.09
 Cash on hand 183.90
 Cash on deposit to Society's credit, not drawn against, in the following chartered Banks:
 Standard Bank, Kingston, Ont. 88,253.19

Montreal Bank, Kingston, Ont.	4,711.33
Royal Bank, Quebec	5,000.00
Dues and assessments due and unpaid on certificates in force	22,332.88
All other assets	7,251.82
Total assets	<u>\$ 2,223,210.21</u>

VI. Liabilities

Amount of claims admitted by Society	\$ 46,000.00
Total liabilities	<u>46,000.00</u>

VII. Miscellaneous

Actions instituted against the Society in 1920.—None.

Twelve assessments were made during 1920, on the 15th day of each month.

The books and accounts were audited during the year, monthly.

Names and post office addresses of the auditors of 1920: John Nicolle and J. G. Ettinger., Kingston.

The following books are kept by the Society: Cards of Membership and Insurance; Record by Book Form of Membership and Insurance; Registers of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims (paid or rejected); Cash Book; Ledger and Journal.

No changes were made in the management or system during 1920.

No changes were made, during 1920, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$5,000.00.

Number of members in Ontario at 31st December, 1920, 12,161.

Number of certificate holders in Ontario at 31st December, 1920, 12,161.

Number of members in Ontario who died during 1920, 169.

Amount of insurance in force in Ontario at 31st December, 1920, \$14,554,750.00.

Amount of death benefits paid to Ontario members during 1920, \$227,296.41.

VIII. Cash Receipts

Cash balance from 1919 (not extended), \$70,371.36.

Cash received during 1920 from:

Assessments	\$ 517,144.86
Per capita and levies	50,387.40
Interest and exchange	100,176.99
All other sources	968.50
Repayment of investments (not extended), \$67,044.96.	

Total cash receipts	<u>\$ 668,677.75</u>
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IX. Cash Expenditure

(a) Expenses of Management.

Cash paid during 1920 for:

Commission and organization expenses.....	\$ 14,574.73
Actuarial expenses	300.00
Registration (Ontario, \$25)	330.00
Annual meeting	2,399.83
Supplies bought	372.13
Travelling expenses	6,299.68
Rent, light, heat and taxes	1,922.41
Salaries, officers' and auditors' fees	18,127.86
Medical examiners' salary and expenses	1,028.00
Printing, stationery and advertising	2,186.01
Postage, telegrams, telephone and express	2,126.45
Directors	482.84
Premiums for guarantee of lodge officers	231.20
Commissions on collections of assessments	35,430.75
Canadian Fraternal Association	55.00
Other management expenses (detailed in memo.)	1,130.81

Total expenses of management\$ 86,997.70

(b) Miscellaneous Expenditure.

Life insurance claims other than endowment	\$ 355,042.33
Expenditure other than foregoing	1,304.20
Investments (not extended), \$274,312.75.	

Total expenditure\$ 443,344.23

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

TWENTY PAYMENT LIFE

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	195	252,500 00	364 26	1	2,000 00
25-29.....	323	402,500 00	645 57		
30-34.....	318	375,000 00	680 44		
35-39.....	213	249,000 00	513 44	1	1,000 00
40-44.....	101	109,500 00	261 46	2	2,000 00
45-49.....	13	17,000 00	44 76		
50-54.....					
55-59.....					
60-64.....					
65-69.....					
70-74.....					
75-79.....					
80-84.....					
85 and over.....					
Totals.....	1,163	1,405,500 00	2,509 93	4	5,000 00

WHOLE LIFE

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	21	23,000 00	21 99		
25-29.....	327	342,500 00	373 08	4	4,000 00
30-34.....	1,480	1,555,250 00	1,864 25	8	8,500 00
35-39.....	2,781	3,090,500 00	4,123 63	13	16,000 00
40-44.....	3,425	3,861,000 00	5,734 80	15	16,431 36
45-49.....	3,342	3,918,250 00	6,359 32	22	26,922 54
50-51.....	2,898	3,597,250 00	6,147 35	31	36,652 84
55-59.....	2,301	3,072,750 00	5,668 94	34	44,916 84
60-64.....	1,626	2,264,000 00	4,560 40	39	52,550 87
65-69.....	878	1,236,000 00	2,824 16	36	53,160 58
70-74.....	480	692,500 00	1,726 15	30	44,155 01
75-79.....	170	243,750 00	665 18	16	21,416 84
80-84.....	54	75,750 00	220 32	9	13,000 00
85 and over.....	14	15,500 00	52 00	4	5,500 00
Totals.....	19,797	23,988,000 00	40,341 57	261	343,206 88

THE HIGH COURT OF THE CANADIAN] ORDER OF FORESTERS

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, 84 Market Street, Brantford, Ontario

Organized 25th November, 1879, and incorporated in Ontario 1st December, 1879.

The Executive Officers of the Society as at December 31st, 1920, were as follows:

J. A. A. Brodeur, High Chief Ranger	Montreal, Que.
F. H. Davidson, High Vice-Chief Ranger	Winnipeg, Man.
Alf. P. van Someren, High Secretary	Brantford, Ont.
A. R. Galpin, High Treasurer	Brantford, Ont.
J. A. A. Brodeur	Montreal, Que.
F. H. Davidson	Winnipeg, Man.
J. A. Stewart, M.P.	Perth, Ont.
Dr. E. W. Moles	Norwich, Ont.
E. J. Freyseng	Toronto, Ont.
W. H. McLeish	Kerwood, Ont.
M. D. Carroll	Montreal, Que.

I. Currency of Insurance Certificates

Amount covered by contracts other than for Endowment or for Sick and Funeral Benefits,
\$77,048,250.00.

II. Movement in Insurance Certificates

- (a) Contracts for Endowments or for Benefits in the nature thereof.—None.
- (b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number	Amount
		\$ c.
Contracts in force 31st December, 1919.....	77,096	77,076,250 00
Add contracts taken during 1920, new or increased	3,208	3,023,000 00
Add reinstatements.....	236	229,000 00
Gross number and amount of contracts on foot at any time during 1920	80,540	80,328,250 00
	Number	Amount
Deductions :		\$ c.
Contracts matured in 1920.....	865	886,250 00
Contracts lapsed and cancelled in 1920.....	2,550	2,393,750 00
Total deductions extended.....	3,415	3,280,000 00
Net contracts in force 31st December, 1920.....	77,125	77,048,250 00

III. Funeral Benefits

The Funeral Benefits are undertaken by the High Court and the Subordinate Courts, and the total membership of this department was, at the 31st December, 1920, 50,786.

Number of members of the Sick and Funeral Benefit Branch who died during 1920, 473.

The total amount of Funeral Benefits paid in 1920, High Court, \$23,650.00; Subordinate Courts, \$4,731.50.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1920, was: High Court, \$547,494.19; Subordinate Courts, \$156,928.96.

IV. Sick Benefits

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for Sick Benefits during 1920, 6,286.

Total amount of Sick Benefits paid in 1920, High Court, \$164,927.15; Subordinate Courts, \$25,574.93.

Number of weeks' sickness experienced in 1920, 37,452 5-7.

Amount paid for medical attendance during 1920 (subordinate). \$9,363.09.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1920. See under Funeral Benefits.

V. Assets

Cash value of real estate (office premises)	\$ 13,653.84
Cash value of bonds, debentures and other securities, as per list enclosed.....	6,647,378.65
Actual cash on hand as per audit statement, 31st December, 1920	\$156,928.96
(Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts.)	
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Brantford (current account)	181,975.14
Standard Bank, Brantford (current account)	42,669.88
Royal Bank, Quebec	5,000.00
Union Bank, Winnipeg (current account)	12,779.13
Union Bank, Winnipeg (current account)	1,579.67
Interest due and accrued	147,254.74
Office furniture and fixtures	9,097.04
Total assets Life Insurance Fund (not extended)	\$ 6,476,440.18
Total assets of Sick and Funeral Fund (not extended)	562,197.03
All other assets	4,617.48
Total assets	<u>\$ 7,066,005.57</u>

VI. Liabilities

Amount of claims admitted	\$ 181,192.95
Amount of claims supposed or reported or unadjusted	28,500.00
Amount of Sick and Funeral Benefit claims, standing unpaid or unadjusted.....	6 313.60
Amount of all other liabilities	32,652.73
Total liabilities	<u>\$ 248,659.28</u>

VII. Miscellaneous

Suits instituted against the Society during 1920:

Cates vs. C.O.F., Supreme Court of Ontario. Application dismissed; settled by agreement.

Emma Jane Walter vs. C.O.F., Supreme Court of Ontario, \$1,000.00. Action contested. Settled by agreement.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1920, payable on or before the first day of each month for the next succeeding month.

The Society's accounts were, during 1920, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the auditors for 1920 were as follows: W. I. Roberts, Brantford; J. P. Hoag, Toronto, and E. B. Miller, Brantford.

Certain changes were made during 1920 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, \$60,000. High Court Treasurer's bond, \$75,000.00.

Number of certificate holders in Ontario at 31st December, 1920, 38,629.

Amount of insurance in force in Ontario at 31st December, 1920, \$38,757,750.00.

Number of members in Ontario who died during 1920, 490.

Amount of death benefits paid to members during 1920, \$503,537.64.

VIII. Cash Receipts.

Cash balance from 1919 (not extended).

Cash received during 1920:

	High Court	District High Courts	Subordinate Courts
Application and initiation fees	\$	\$	\$ 6,611.53
Dues			130,195.61
Assessments (Mortuary)	669,659.42		
Assessments (S. & F.)	187,586.22		
Per capita tax	92,489.59	10,732.25	
Fees	5,430.00	1,323.75	
Insurance levies	963.50	7,730.50	
General Fund Levies	146.50		
Supplies sold	1,389.46	685.18	
Premiums for guarantee bonds	1,707.50	243.00	
Interest (Mortuary)	301,589.88	42.00	
Interest (S. & F.)	23,291.30		
Other sources	5,049.07	2,181.90	75,124.96
Cash received from investments (not extended)			
\$168,892.25			
Totals	\$ 1,289,302.44	\$ 22,938.58	\$ 211,932.10

IX. Cash Expenditure.

(a) Expenses of Management

	High Court	District High Courts	Subordinate Courts
Cash paid during 1920 for:			
Office expenses, District High Court	\$	\$ 1,166.86	
Organization expenses	45,489.62	7,893.17	
Law costs	1,026.22		
Registration fees	285.00		
Investigation expenses	4,089.17		
Executive Committee	1,648.60	88.50	
Supplies	2,727.88	525.15	
Medical board	344.00	204.00	
Annual meeting	2,623.03	2,304.05	
Light, heat, taxes	1,170.23		
Managing officers' salaries and officers' and auditors fees	13,481.25	2,760.00	
Clerk hire	16,438.54	925.00	
Official journal	6,866.50		
Printing, stationery and advertising	5,986.67	704.92	
Postage, telegrams, etc.	3,651.58		
Guarantee of bonds	783.60		
High Court Grants	4,625.00		
Interest and exchange	2,058.24		
Delegates D. H. Court \$175.00; Expenses Good of Order \$278.80; Office Premises, \$130.60	584.40		
Sanatorium	633.00		
Water rates, office furniture, office expenses, etc....	92.90		
Other management expenses in memo	2,681.24		
Total expenses of management	\$ 117,286.67	\$ 16,571.65	

(b) Miscellaneous Expenditure

	High Court	District High Courts	Subordinate Courts
Life insurance claims	\$ 846,181.43		
Funeral benefits	23,650.00		4,731.50
Sick benefits	164,927.15		25,574.93
Return of assessment	81.60		9,363.09
District deputies		128.85	
High Court grants		550.00	
Remitted to High Court on account		4,725.00	
Representative to High Court		250.00	
Expenditure other than foregoing			160,578.64
Cash paid for investments (not extended), \$279,525.46			
Total expenditure	\$ 1,152,126.85	\$ 22,225.50	\$ 200,248.16

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	2,358	2,234,750 00	1,986 89	8	7,750 00
25-29.....	1,028	990,000 00	1,079 41	1	1,000 00
30-34.....	787	747,500 00	957 92	3	3,000 00
35-39.....	557	509,250 00	769 74	2	1,500 00
40-44.....	377	331,250 00	586 74	2	1,500 00
45-49.....	60	53,750 00	109 11		
50-54.....					
55-59.....	1	1,000 00	3 50		
60-64.....	2	1,250 00	5 13		
65-69.....					
70-74.....					
75-79.....					
80-84.....					
85 and over.....					
Totals.....	5,170	4,868,750 00	5,498 44	16	14,750 00

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	1,586	1,508,000 00	909 60	13	12,000 00
25-29.....	5,449	5,210,000 00	3,159 15	41	38,914 80
30-34.....	8,722	8,361,500 00	5,201 50	61	57,523 08
35-39.....	10,796	10,427,500 00	6,688 20	54	52,232 50
40-44.....	11,109	10,869,500 00	7,217 56	69	67,785 71
45-49.....	10,684	10,706,500 00	7,633 57	80	82,919 69
50-54.....	9,141	9,455,000 00	7,145 89	99	100,179 58
55-59.....	7,045	7,554,500 00	6,014 57	116	119,360 70
60-64.....	4,266	4,700,500 00	3,953 62	119	126,118 34
65-69.....	1,985	2,165,500 00	1,881 11	88	96,216 34
70-74.....	812	852,000 00	768 85	11	45,080 69
75-79.....	277	283,000 00	263 35	21	21,100 00
80-84.....	60	60,000 00	59 70	8	8,000 00
85 and over.....	23	23,000 00	23 00	4	4,000 00
Totals.....	71,955	72,179,500 00	50,919 67	817	831,431 43

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 72 Queen Street West, Toronto

Organized in June, 1852, and incorporated in Ontario, 12th September, 1882.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

F. S. DeLong, Grand Master	Hamilton
Wm. Crellin, Deputy Grand Master	Ingersoll
Thos. S. Hudson, Past Grand Master	Montreal
John Moore, Grand Representative	Mt. Albert
F. C. Fielding, Grand Representative	Toronto
Robert Fleming, Grand Secretary	Toronto
W. H. Shaw, Grand Treasurer	Toronto

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments or for Sick or Funeral benefits in force 31st December, 1920	\$ 2,166,518.67
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II. Movement in Insurance Certificates.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number	Amount
Net contracts in force 31st December, 1920	2,805	\$ 2,157,770 67
Add contracts taken in 1920, new or renewed	174	128,048 00
Gross number and amount of contracts on foot at any time during 1920	2,979	2,285,818 67
	Number	Amount
Deductions :		
Contracts matured in 1920	11	33,448 16
Contracts lapsed, surrendered or cancelled in 1920	135	84,500 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1920		1,351 84
Total deductions extended	176	119,300 00
Net contracts on foot 31st December, 1920	2,803	2,166,518 67

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge.
Forty-one members died during 1920, and the amount of funeral benefits paid was \$1,720.00.
Twenty-four members' wives died and \$480.00 funeral benefits were paid.
Total cash standing to credit of Funeral Fund, 31st December, 1920. \$281.72.

IV. Sick Benefits.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1920:—Grand Body, 3; Subordinates, 265.

The total amount of benefits paid in 1920; Grand Body, \$62.00; Subordinates, \$4,922.58.

Number of weeks' sickness experienced in 1920: Grand Body, 17; Subordinates, 1,413.

The total amount paid for medical attendance (subordinate), was \$1,625.98.

Total cash standing to credit of Sick Fund: Grand Body, \$2,847.59.

V. Assets.

	Grand Body	Subordinate Bodies
Cash value of real estate	\$	\$ 4,700.00
Cash value of mortgages		\$ 300.00
Cash value of bonds, debentures and securities	240,496.49	6,277.29
Cash on hand	1.23	
Cash on deposit to the Society's credit, not drawn against as follows:		
In Dominion Bank, Toronto	24,013.72	12,277.57
Dues and assessment due and unpaid	4,478.09	2,085.03
Interest due and accrued on mortgages	3,100.12	17.83
Total assets of Life Insurance Fund (not extended)	257,534.21	
Total assets of Sick Fund (not extended)	3,129.31	
Total assets of Guarantee Fund (not extended)	500.00	
Total assets, General and other Funds (not extended)	3,543.81	
All other assets	9,737.12	5,348.80
Total assets	\$ 281,826.77	\$ 31,006.52

VI. Liabilities.

	Grand Body	Subordinate Bodies
Amount of claims admitted	\$ 4,500.00	
Amount of claims resisted	500.00	
Amount of other liabilities	16.93	550.89
Total liabilities	\$ 5,016.93	\$ 550.89

VII. Miscellaneous.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Sixteen such assessments were made during 1920.

Books of record or account kept by the Society: Register of Certificates. Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were audited quarterly.

The names and post office addresses of the auditors for 1920, were as follows: W. L. Young, Markdale, Ont.; W. R. Day, Toronto.

No changes were, during 1920, made in the Constitution and Rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, \$2,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario, 2,603.

Number of certificate holders in Ontario at 31st December, 1920, 2,603.

Amount of insurance in force in Ontario at 31st December, 1920, \$1,966,018.67.

Number of members in Ontario who died during 1920, 40.

Amount of death benefits paid to Ontario members during 1920, \$32,448.16.

Amount of disability benefits paid to Ontario members during 1920, \$900.00.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), Grand Body, \$13,627.38.

	Grand Body	Subordinate Bodies
Cash received during 1920 from:		
Application fees	\$ 289.85	\$ 627.17
Dues		17,949.17
Funeral Fund Loan	125.00	30.51
Special assessments	9,953.45	
Rent		482.65
Degrees and cards		20.00
Assessments	33,229.94	
Per capita tax and levies	6,828.68	
Supplies sold	117.36	
Interest and dividends	14,360.75	526.72
Premiums for guarantee	238.25	
Child Insurance	3.96	
All other sources	7,551.03	1,070.79
From investment (not extended), \$61,047.45.		
Total receipts	\$ 72,698.27	\$ 20,707.01

IX. Cash Expenditure.*(a) Expenses of Management*

	Grand Body	Subordinate Bodies
Cash paid during 1920 for:		
Per capita tax or levies		\$ 9,152.13
Commission and organization	966.40	
Law costs	156.75	14.50
Registration fees	75.00	
Expenses of annual meeting	1,234.75	220.00
Supplies bought	295.81	511.72
Travelling expenses	251.35	41.60
Rent, light, heat and taxes	1,133.03	1,119.78
Salaries, officers' and auditors' fees	3,242.00	1,355.64
Clerk hire	1,392.05	75.00
Medical examiner's salary.....	400.00	1,625.98
Official journal of proceedings	600.90	
Printing, stationery and advertising	193.20	475.75
Postage, telegrams and express	250.82	577.30
Premium for guarantee	16.00	214.50
Total expenses of management	\$ 10,208.06	\$ 15,383.90

(b) Miscellaneous Expenditure

Life insurance claims	\$ 33,448.16	
Funeral benefits	2,325.00	
Sick benefits	62.00	4,922.58
Disability benefits	900.00	
Gratuities		320.00
Other expenditure	1,046.69	
Cash paid for investments (not extended), \$77,531.38		
Total expenditure	\$ 47,989.91	\$ 20,626.48

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	188	125,548 00	127 77		
25-29.....	152	101,250 00	108 46	1	1,000 00
30-34.....	264	180,500 00	192 73		
35-39.....	267	192,000 00	241 68	1	500 00
40-44.....	369	279,600 00	393 16	1	500 00
45-49.....	378	299,900 00	467 94	1	1,000 00
50-54.....	352	298,515 00	475 47	4	3,483 98
55-59.....	314	266,950 00	429 19	7	6,886 53
60-64.....	214	178,455 00	291 01	7	6,500 00
65-69.....	192	159,177 25	261 30	2	1,100 00
70-74.....	87	66,967 00	125 42	11	8,263 88
75-79.....	23	17,356 42	32 39	6	4,213 77
80-84.....	3	300 00	39		
85 and over.....					
Totals.....	2,803	2,166,518 67	3,146 91	41	33,448 16

THE SONS OF ENGLAND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 58 Richmond St. East, Toronto.

Organized, 12th December, 1874; incorporated, 19th February, 1875.

The Executive officers of the Society at the 31st December, 1920, were as follows:

T. H. Carter, Supreme President	St. John, N.B.
T. J. Roussel, Supreme Vice-President	Hamilton
W. H. Randall, Past Supreme President and Acting Treasurer	Toronto
D. J. Proctor, Supreme Secretary	Toronto

I. Currency of Insurance Certificates.

Amount covered by contracts, other than endowments, or for sick or funeral benefits in force 31st December, 1920, \$2,812,674.21.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number		Amount	
Contracts in force 31st December, 1919.....	3,795		\$	c.
Contracts taken during 1920.....	31		2,963,584	40
Add amount by which various certificates were increased during 1920.....			30,000	00
Gross number and amount on foot at any time during 1920.....	3,829		2,993,584	40
	Number	Amount		
Deductions :				
Contracts matured in 1920.....	63	\$	c.	
Contracts lapsed in 1920.....	148	60,127	79	
Amount by which various certificates still on foot were reduced.....		120,782	40	
Total deductions extended.....	211	180,910	19	
Net contracts on foot 31st December, 1920.....	3,618		2,812,674	21
Number of Certificate holders at 31st December, 1920.....	3,092		2,812,674	21

III. Funeral Benefits.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of adults, 27,352; juveniles, 2,857.

Number of members of the society who died during 1920, 250.

Number of members who died on active service, 20.

The total amount of funeral benefits paid in 1920 was \$24,800.00

Amount of benefits paid in respect of members on active service, \$1,950.00.

Number of members' wives who died during 1920; 132, and amount paid in respect thereof was \$6,875.00.

Number of members' children who died during 1920, 29; amount paid in respect thereof was \$435.00.

Number of juvenile members who died during 1920, 10; amount paid in respect thereof, \$227.50.

The total amount of cash and mortgage standing to credit of funeral fund at 31st December, 1920, was \$34,346.00.

Cash to credit of Active Service Funds, \$7,792.81.

IV. Sick Benefits.

Number of members who received sick benefits during 1920, 3,690.

The total amount of benefits paid during 1920, Supreme Body, \$60.00; Grand Body, \$1,924.76; Subordinate Bodies, \$56,710.96; Juvenile Branch, \$1,276.68.

Number of weeks' sickness experienced in 1920, 15,425; (no record of the juvenile.)

Amount paid for medical attendance during 1920 was: Grand Body, \$576.70; Subordinate Bodies, \$34,312.52; Juvenile Branch, \$2,527.60.

Total amount of cash outstanding to credit of fund at 31st December 1920: Grand Body, \$2,743.62; Subordinate Bodies, \$250,220.64; Juvenile Branch, \$13,663.30.

V. Assets.

	Supreme Body.	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of real estate	\$37,848 42	.....	.....	.....
Cash value of mortgages	33,721 51	.....	.....	.....
Cash value of bonds, debentures, securities....	77,080 40	.....	.....	.....
Actual cash in hand, 31st Dec., 1920.....	348 61	.....	.....	.....
Cash deposits in the following banks:				
Imperial Bank, Toronto, and sundry banks, sundry places	93,489 57	\$2,743 62	\$250,220 64	\$13,663.30
Interest due and accrued	1,785 94	.....	.....	.....
Total assets, life insurance				
Fund (not extended).....	\$120,753 92			
Total assets, funeral fund				
(not extended)	33,416 09			
Total assets, War Levy Fund.....	7,792 81			
Total assets, Guarantee Fund.....	9,714 57			
Total assets, General Fund	79,567 02			
Aggregate of all other assets	9,290 84	.....	.....	.....
Total assets	\$253,565 29	\$2,743 62	\$250,220 64	\$13,663.30

VI. Liabilities.

	Supreme Body
Amount of claims admitted by the Society	\$ 8,071 38
Amount of claims supposed or reported or unadjusted	2,226 12
Total liabilities	<u>10,297 50</u>

VII. Miscellaneous.

No actions or proceedings were taken by or against the Society during 1920.

Assessments for the purpose of life insurance are made monthly.

Fourteen such assessments were made during 1920, payable first of each month, with a special assessment in May and September.

The books and accounts were duly audited February 15th, 1921.

Books of account kept by the Society: Cash Books and Ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: G. Davenport, C.A., Montreal, Que.; and F. J. Davis, Toronto.

No changes were made during 1920, in the constitution and rules in respect of insurance certificates or benefits and rates.

Amount of bond of Supreme Secretary, \$3,000.00.

Amount of bond of Supreme Treasurer, \$1,000.00.

Number of certificate holders in Ontario, 2,479.

Number of members in Ontario, 16,598.

Amount of insurance in force in Ontario at 31st December, 1920, \$2,239,876.76.

Number of members in Ontario who died during 1920, 55.

Amount of death benefits paid to Ontario members in 1920, \$52,446.37.

Amount of disability benefits paid to Ontario members in 1920, \$138.50.

Amount of funeral benefits paid to Ontario members during 1920, \$23,422.50.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), Supreme Lodge, \$77,173.00.

Cash received during 1920, from:

	Supreme Body
Registration	\$ 1,392 65
Dues	135 90
Assessments	92,454 66
Per capita tax and levies	29,242 91
New policies	2 00
Supplies sold	8,481 32
Interest	8,008 00
Premiums for guarantee of lodge officers	408 44
Rents	6,249 55
All other sources	296 70
Revaluation	743.71
Cash received from investments, \$4,938.81.	

Total receipts \$147,415 84

Receipts by Grand Body, \$7,148.69.

Receipts by Subordinate Branches, \$201,226.58.

Receipts by Juvenile Branches, \$8,104.49.

IX. Cash Expenditure.

(a) Expenses of Management.

	Supreme Body
Cash paid during 1920 for:	
Commission	\$ 4,107 99
Law costs	
Registration fees and power of attorney	185 00
Discounts and drafts	141 33
Executive meetings	396 90
Medical examiner's salary	17 00
Supplies bought	7,182 55
Travelling expenses	744 91
Rent, light, heat and taxes	4,632 57
Managing officers' salary and expenses	5,697 90
Clerk hire and janitor	7,354 30
Official journal	4,800 00
Printing, stationery and advertising	3,679 04
Postage, telegrams and express	1,289 92
Premiums for guarantee of lodge officers	10 00
Other management expenses	348 06
Total expenses of management	\$ 40,587 47

(b) Miscellaneous Expenditure.

Sick benefits	\$ 60 00
Active service war claims	1,950 00
Life insurance payments	60,127 79
Funeral benefits	32,337 50
Total disability benefits	138 50
War Tax Stamps	40 00
Gratuities	76 92
Returned assessments	7 80
Expenditure other than foregoing	363 49
Total expenditure	\$135,689 47

Expenditure by Grand Body, \$6,886.52.

Expenditure by Subordinate Bodies, \$19,648.12.

Expenditure by Juvenile Branch, \$7,222.53.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-21.....	18	15,995 60	14 68		
25-29.....	59	49,606 12	46 76	1	1,000 00
30-31.....	124	108,913 98	109 30		
35-39.....	267	230,143 76	258 67	1	500 00
40-44.....	328	289,558 53	362 07	4	3,415 78
45-49.....	426	386,183 17	527 96	2	3,000 00
50-51.....	497	471,471 42	683 86	4	5,146 92
55-59.....	496	483,538 10	771 71	4	3,567 87
60-64.....	353	349,117 36	646 26	15	16,105 49
65-69.....	231	204,224 96	445 27	12	9,964 30
70-74.....	191	153,632 51	409 47	9	9,109 57
75-79.....	88	61,233 65	220 06	9	7,477 42
80-81.....	14	9,055 07	38 16	2	848 44
85 and over					
Totals.....	3,092	2,812,674 23	4,534 23	63	60,135 79

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 60 Victoria Street, Toronto.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The Executive officers of the Society at the 31st December, 1920, were as follows:

John Tytler, Grand Chief	Toronto.
D. M. Robertson, Grand Chieftain	Toronto.
Alex. Fraser, Grand Treasurer	Toronto.
F. S. Mearns, Grand Secretary	Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments, sick or funeral benefits, \$3,285,470.00.

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof.—None.
- (b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number	Amount
Contracts in force 31st December, 1919.....	4,058	\$ 3,037,594 00 c.
Add contracts taken during 1920.....	876	450,500 00
Add amount by which various certificates were increased during 1920.....		13,500 00
Gross number and amount of contracts on foot at any time during 1920	4,934	3,501,594 00
	Number	Amount
Deductions :		
Contracts matured in 1920.....	77	\$ 65,573 00 c.
Contracts lapsed in 1920.....	294	145,551 00
Contracts surrendered in 1920.....		
Contracts cancelled in 1920.....		
Add to deductions amount by which various certificates were reduced during 1920.....		5,000 00
Total deductions extended.....	371	216,124 00
Net contracts on foot 31st December, 1920.....	4,563	3,285,470 00

III. Funeral Benefits.

Funeral benefits (if any) are undertaken by the Subordinate camps.

IV. Sick Benefits.

Sick benefits are undertaken under the Grand Camp Constitution and By-laws.

Number of members who received sick benefits in 1920, 47.

Total amount of benefits paid 1920, in respect of sick members, \$1,009.52.

Number of weeks' sickness experienced during 1920, 244 2/7.

Total amount of cash standing to credit of fund, \$6,696.55.

V. Assets.

Cash value of bonds, debentures, etc.	\$744,783 99
Cash on hand	1,800 58
Cash on deposit, Bank of Hamilton, Toronto	30,082 47
Dues and assessments called but not yet payable	9,045 94
Interest due and accrued	12,941 01
Quebec deposit	5,000 00
Premium loans on certificates	10,788 82
Total assets of Life Insurance Fund (not extended)	\$ 796,392.44
Total assets of Sick Fund (not extended)	11,712.08
Total assets of General and other Funds (not extended)	6,338.29
Total assets	<u>\$814,442 81</u>

VI. Liabilities.

Amount of claims reported or admitted	\$ 12,073 00
Amount of claims resisted	1,000 00
Total liabilities	<u>\$ 13,073 00</u>

VII. Miscellaneous.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1920, payable on the first day of each month.

The Society's accounts were audited January 17th and 18th, 1921. The books of record or account kept for purposes of insurance certificates or benefits: Register of Subordinate Camps, showing particulars of each certificate issued; Ledger.

The names and post office addresses of the auditors of accounts for 1920 were: A. D. Macintyre, Trenton, and H. M. Ferguson, Toronto.

Amount of bond of Grand Secretary, \$6,000.

No changes were made, during 1920, in the Constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1920, 4,041.

Number of members in Ontario who died during 1920, 72.

Amount of death benefits paid to Ontario members during 1920, \$65,705.66.

Amount of insurance in force in Ontario, 31st December, 1920, \$2,933,220.00.

VIII. Cash Receipts.

Cash balance from 1919, \$37,222.83.

	Grand Camp
Initiation fees	\$ 764 00
Assessments and dues	89,020 98
Per capita tax	7,618 55
Supplies sold	1,297 25
Interest, dividends and profits on exchanges	38,682 08
All other	1,395 38

Cash received from repayment of loan (not extended), \$24,828.88.

Total cash receipts	<u>\$138,778 24</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Camp
Cash paid during 1920 for:	
C. F. A., annual fee	\$ 40 00
Commission and organization expenses	7,510 53
Registration fees	180 00
Rent, light, heat and taxes	675 51
Guarantee bond, Grand Secretary	15 00
Supplies bought	149 47
Travelling expenses	63 10
Medical examiner's salary and expenses	805 84
Salaries, officers', committees' and auditors' fees	2,150 00
Clerk hire	1,400 00
Postage, telegrams and express	303 65
Printing, etc.	585 65
Committee expenses	659 00
Guarantee premiums	119 85
Other expenses	180 58
Total expenses of management	\$ 14,838 18

(b) Miscellaneous Expenditure.

Life insurance claims, other than endowments	\$ 70,705 66
Sick benefits	1,009 52
All other expenditure	84 89
Cash for investments, etc. (not extended), \$82,308.65.	
Total expenditure	\$ 86,638 25

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	297	178,500 00	224 82		
25-29.....	300	174,250 00	225 67	2	1,500 00
30-34.....	436	264,000 00	337 21	4	2,500 00
35-39.....	511	321,500 00	408 44	1	250 00
40-44.....	541	362,250 00	488 87	1	1,000 00
45-49.....	462	325,250 00	517 38	5	3,573 00
50-54.....	439	339,000 00	642 59	2	2,000 00
55-59.....	513	432,500 00	1,048 35	12	9,250 00
60-61.....	384	317,500 00	985 35	9	8,500 00
65-69.....	229	198,000 00	861 75	6	5,500 00
70-74.....	226	199,762 00	962 64	12	11,000 00
75-79.....	133	119,458 00	578 54	15	13,500 00
80-84.....	60	52,000 00	251 75	7	6,500 00
85 and over.....	2	1,500 00	7 50	1	500 00
Totals.....	4,563	3,285,470 00	7,540 86	77	65,573 00

THE GRAND ORANGE LODGE OF BRITISH AMERICA
(Benefit Fund)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 10 Berti Street, Toronto, Ont.

Organized 1st January, 1830. and incorporated in Canada 24th April, 1890.

The Executive officers of the Society at the 31st December 1920, were as follows:

H. C. Hocken, M.P., President	Toronto
J. J. Williams, M.D., Vice-President	Woodstock
Thos H. Bell, Secretary-Treasurer	Toronto
Benj. Kirk, Executive	Toronto
Wm. Crawford, Executive	Toronto
Lieut.-Col. Thos. A. Duff, Executive	Toronto

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments or for Sick or Funeral
benefits in force 31st December, 1920\$ 3,570,000.00

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof.—None.
(b) *Contracts for Insurance other than Endowments, Sick Benefits, or Funeral Benefits.*

	Number	Amount
Contracts in force 31st December, 1919.....	4,303	\$ 4,257,000 00
Add contracts taken during 1920, new or renewed.....	439	667,000 00
Add amount by which various certificates were increased.....		
Gross number and amount of contracts on foot at any time during 1920	4,742	4,924,000 00
	Number	Amount
Deductions :		
Contracts matured in 1920.....	55	\$ 51,500 00
Contracts lapsed in 1920.....	1,263	1,302,500 00
Contracts cancelled in 1920.....		
Add to above deductions the amount by which various certificates still on foot were reduced during 1920.....		
Total deductions carried out.....	1,318	1,354,000 00
Net contracts on foot at 31st December, 1920.....	3,424	3,570,000 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1919.—No information.

IV. Sick Benefits.

No information.

V. Assets.

Cash value of mortgages	\$ 29,000 00
Cash value of bonds, debentures, etc.	162,759 51
Cash on hand	895.16
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto	8,161 12
Dues and assessments called but not yet payable	1,027 49
Interest due and accrued	2,750 80
Total assets of Life Insurance Fund (not extended), \$210,345.74.	
Less transfer from certificate to management fund, \$3,751.66.	
Office Furniture	2,000.00
Total assets	<u>\$ 206,594 08</u>

VI. Liabilities.

Amount of claims admitted by society	\$ 13,971 80
Total liabilities	<u>\$ 13,971 80</u>

VII. Miscellaneous.

No actions or proceedings were taken by or against the Society.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1920, and were payable at the 1st of each and every month.

The Society's accounts were duly audited on April 12th, 1921.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, Ledger and Bank Book.

Names and post office address of the auditors for 1920 were as follows: James F. Edwards Morgan Co., Toronto.

Certain changes were, during 1920, made in the constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary-Treasurer's bond, \$3,000.

Number of certificate holders in Ontario, 2,279.

Amount of insurance in force in Ontario, 31st December, 1920, \$2,344,000.00.

Number of members in Ontario who died during 1920, 44.

Amount of death benefits paid to Ontario members during 1920, \$36,908.16.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$149,654.91.

Cash received during 1920 from:

Application fees	\$ 878 00
Change of Beneficiary fee	569 50
Dues	9,675 36
Assessments	99,310 63
Interest	7,286 15
Other sources	1,068 42
Repayment of investments, \$75,585.83.	

Total receipts	<u>\$ 118,788 06</u>
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IX. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1920 for:

Commission and organization expenses	\$ 7,825 29
Registration fees	180 00
Law costs	170 00
Supplies bought	324 92
Travelling expenses	541 05
Rent, light, heat, taxes and telephone	655 09
Salaries, officers' and auditors' fees	3,890 32
Medical examiner's expenses and medical referee's fees	983 50
Clerk hire	4,358 87
Printing, stationery and advertising	1,171 25
Postage, telegrams and express	851 76
Premiums for guarantee	15 00
Investigation of claims	183 00
Other management expenses	103 05

Total expenses of management\$ 21,253 10

(b) Miscellaneous Expenditure

Life insurance claims\$ 46,374 08
 For investments (not extended), \$129,031.81

Total expenditure\$ 67,627 18

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	152	219,500 00	295 05		
25-29.....	262	307,500 00	383 86	3	3,000 00
30-34.....	385	429,000 00	587 05	2	1,500 00
35-39.....	469	484,500 00	687 16	4	3,499 99
40-44.....	466	464,500 00	768 59	4	3,500 00
45-49.....	469	459,000 00	887 43	5	4,965 92
50-54.....	435	435,000 00	979 81	5	4,500 00
55-59.....	338	326,500 00	1,012 12	7	7,000 00
60-64.....	209	206,000 00	900 35	8	7,500 00
65-69.....	113	113,000 00	691 45	5	5,000 00
70-74.....	57	56,500 00	445 50	3	3,000 00
75-79.....	47	47,000 00	376 00	5	5,000 00
80-84.....	19	19,000 00	152 00	3	2,976 00
85 and over.....	3	3,000 00	24 00		
Totals.....	3,424	3,570,000 00	8,190 37	54	51,441 91

THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL TEMPLARS OF TEMPERANCE.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Walnut Street, Hamilton, Ontario

Organized 13th February, 1884. and incorporated in Ontario, 9th February, 1885

The Executive Officers of the Society at the 31st December 1920. were as follows:

W. J. Armstrong, Dominion Councillor Toronto, Ont.
C. VanNorman Emory, Dominion Secretary Hamilton, Ont.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments for Sick or Funeral benefits
in force 31st December, 1920\$ 3,698,750 00

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for Benefits in the nature thereof,—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number	Amount
Contracts in force 31st December, 1919.....	3,530	\$ 3,886,500 00
Add contracts taken during 1920, new or renewed.....	193	180,000 00
Add amount by which various certificates were increased during 1920.....		14,000 00
Gross number and amount of contracts on foot at any time during 1920	3,723	4,080,500 00
	Number	Amount
Deductions :		
Contracts matured in 1920 by death.....	68	\$ 88,750 00
Contracts lapsed in 1920.....	309	292,000 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1920.....		1,000 00
Total deductions extended.....	377	381,750 00
	377	381,750 00
Net contracts on foot 31st December, 1920.....	3,346	3,698,750 00
Number of certificate holders in good standing on 31st December, 1920	3,106	3,479,750 00
Number of certificates temporarily suspended at 31st December, 1920	240	219,000 00
Grand total of certificate holders 31st December, 1920.....	3,346	3,698,750 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Council of Ontario.

Seventeen members of the Grand Council died in 1920, and funeral benefits were paid amounting to \$850.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1920 sick benefits to 204 members.

Amount paid for sick benefits, \$4,401.00.

The total number of weeks' sickness experienced was 945.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1920, was \$14,447.35.

V. Assets.

	Supreme Body
Cash value of real estate	\$ 42,203 71
Cash value of mortgages	219,377 00
Bonds, etc.	292,262 39
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton	43,719 92
Merchants Bank, Montreal	5,000 00
Dues called but not yet payable	12,066 39
Interest due or accrued	15,608 03
Other assets	4 039 60
Total assets Life Insurance Fund (not extended) \$629,233.74.	
Total assets General Fund and other funds (not extended) \$5,043.30.	
Total	\$ 634,277 04

VI. Liabilities.

Amount of claims admitted by Society	\$ 18,500 00
Amount of other claims	5,000 00
Total amount of all liabilities	\$ 23,500 00

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1920.—No information.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Eleven such assessments were made in 1920.

The Society's books were duly audited during 1920 monthly.

The following books of record and account are kept for purposes of insurance certificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statistical Inventory and two ledgers.

Names and post office addresses of the auditors for 1920 were as follows: A. C. Neff, F.C.A., Toronto; Oscar Main, Hamilton.

Certain changes were made in the constitution and rules in relation to insurance certificates and benefits.

Amount of bond of Supreme Secretary, \$10,000.00.

Number of members in Ontario, 31st December, 1920, 4,000.

Number of certificate holders in Ontario, 31st December, 1920, 2,600.

Amount of insurance in force in Ontario, 31st December, 1920, \$2,649,000.00.

Number of members in Ontario who died in 1920, 58.

Amount of death benefit claims paid to Ontario members during 1920, \$67,918.38.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$46,940.23.

Cash received during 1920:

	Supreme Body
Certificate fees	\$ 30 00
Assessment fees	8.742 41
Assessments	114,332 21
Per capita tax and levies	1,446 07
Propagation fund	5,329 00
Supplies sold	162 44
Interest and dividends	33,542 21
Guarantee premiums	60 50
Rent	343 47
All other sources	384 12
Received from investments (not extended), \$57,255.91.	

Total	<u>\$164,372 43</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

	Supreme Body
Cash paid during 1920 for:	
Office expenses	\$ 58 33
Board fees	380 80
Commission and organization expenses	3,627 97
Investigation of claims	184.18
Registration fees	180 00
Interest	371 31
Expenses of annual or biennial meeting	418 90
Supplies bought	182 66
Travelling expenses	87 40
Rent, light, heat and taxes	778 30
Managing officers' salaries and officers' and auditors' fees	2,146 61
Medical officers' salaries and expenses	80 14
Clerk hire	1,022 50
Official journal	2,333 91
Printing (other than official journal), stationery and advertising.....	717 10
Postage, telegrams and express	523 07
Premiums for guarantee	42 65
Other management expenses detailed in memo	558 21
Total expenses of management	<u>\$ 13,694 04</u>

(b) Miscellaneous Expenditure.

	Supreme Body
Life insurance claims other than endowments	\$ 83,302 22
Cash paid for investments, \$122,852.39.	

Grand totals	<u>\$ 96,996 26</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	165	148,500 00	150 72		
25-29.....	168	150,500 00	150 35	2	2,000 00
30-34.....	246	234,500 00	260 00	4	3,500 00
35-39.....	271	262,750 00	329 03	2	1,500 00
40-44.....	292	303,000 00	439 98	2	1,500 00
45-49.....	333	335,500 00	589 18	1	500 00
50-54.....	436	483,250 00	1,074 79	6	7,000 00
55-59.....	426	493,250 00	1,367 78	4	5,500 00
60-64.....	357	438,000 00	1,566 91	8	11,000 00
65-69.....	287	356,500 00	1,692 01	9	11,500 00
70-74.....	236	320,250 00	1,992 47	14	19,000 00
75-79.....	85	115,500 00	923 21	3	5,000 00
80-84.....	30	40,500 00	278 90	9	15,500 00
85 and over.....	14	14,750 00	113 13	4	5,250 00
Totals.....	3,346	3,696,750 00	10,928 46	68	88,750 00

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers of the Society at the 30th November, 1920, were as follows:

C. J. Tuthill, President.....	Toronto.
Walter Moore, 1st Vice-President.....	Toronto.
Harvey Dodson, 2nd Vice-President.....	Toronto.
E. Fielding, Treasurer.....	Toronto.
Jas. Sargent, Secretary.....	Toronto.

III. Funeral Benefits.—None.

IV. Sick Benefits.—No official Sick Benefits.

V. Assets.

Real estate	\$ 35,000 00
Bonds, debentures, etc.	1,585 089 35
Cash on deposit, not drawn against, in Dominion Bank, Toronto.....	16,854 08
Total assets	\$ 1 636.943 43

VI. Liabilities.—None.

VII. Miscellaneous.

One action was instituted against the Association during 1920. I. B. Mills vs. Commercial Travellers' Association of Canada; Supreme Court of Ontario. \$1,000.00. Verdict for defendants and action dismissed with costs.

No assessments are made.

The Society's books were duly audited on December 14th, 1920.

Books of record or account kept for the purpose of insurance contracts or benefits: Insurance Register.

Names and post office addresses of the auditors for 1920 were as follows: Henry Barber, and C. N. Sutherland, Toronto.

No changes were, during the year ending 30th November, 1920, made in the constitution in relation to insurance certificates or benefits.

Bond for Secretary, \$3,000.00.

Number of members, 15,750.

Number of members whose mortuary benefits were paid in year ending 30th November, 1920, 153.

Amount of benefits paid during the year, \$109,602.19.

Amount of insurance in force, 30th November, 1920, \$6,027,370.00.

VIII. Cash Receipts.

Cash balance from 1919, \$2,753.54.

Cash received during 1920:

Travelling certificates	\$ 148,337 16
Honorary certificates	9,250 00
Duplicate certificates	530 00
Interest and dividends	86,572 38
Rents	4,620 00
Investments repaid (not extended), \$32,544.34.	

Total receipts	<u>\$ 249,309 54</u>
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IX. Cash Expenditure.*(a) Expenses of Management.*

Amount paid during 1920:

Commission expenses of agencies	\$ 2,704 12
Law costs	147 00
Expenses of annual meeting	150 00
Supplies bought	127 92
Travelling expenses	490 00
Rent, light, heat and taxes, etc.	6 864 00
Managing officers salaries and clerk hire	7,305 00
Printing, advertising and postage	4,129 76
Other expenditure	1,991 05
Total	<u>\$ 23,908 85</u>

(b) Miscellaneous Expenditure.

Mortuary benefits	109,602 19
Investments (not extended), \$134,242.30.	

Total Expenditure	<u>\$ 133,511 04</u>
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THE ST. JOSEPH UNION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. Tetreault, President Sherbrooke, Que.
 Chas. Leclerc, Secretary-Treasurer Ottawa, Ont.

II. Movement in Insurance Certificates.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

	Number	Amount
		\$ c.
Contracts in force 31st December, 1919.....	21,603	16,973,875 00
Add contracts taken during 1920, new or renewed.....	1,641	1,383,750 00
Add amount by which various certificates still on foot were increased.....		2,400 00
Gross number and amount of contracts on foot at any time during 1920	23,244	18,360,025 00
	Number	Amount
Deductions :		\$ c.
Contracts matured in 1920.....	191	145,910 00
Contracts lapsed in 1920.....	1,484	1,128,300 00
Deduction of certificates.....		
Total deductions extended.....	1,675	1,274,210 00
Net contracts on foot at 31st December, 1920.....	21,569	17,085,815 00

III. Funeral Benefits.

No special fund for funeral benefits. They are paid out of Sick Benefit Fund.

Number of members' wives deceased in 1920, 90.

Amount paid in respect of deceased wives of members, \$5,825.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who have received sick benefits during 1920.

Amount of sick benefits paid, \$65,375.20.

Number of weeks' sickness experienced during 1920.

Amount standing to credit of Sick Benefit Fund. \$37,511.73.

V. Assets.

Cash value of real estate, less encumbrances	\$ 80,600 00
Cash value of mortgages	12,750 00
Bonds, debentures, etc.	1,508,897 79
Cash on hand held by cashier	
Cash on deposit to the Society's credit in the following chartered banks:	
Royal Bank of Canada	3,677 50
Banque Provinciale, Quebec	344 53
Provincial Treasurer, New Brunswick and Quebec	10,000.00
La Banque, Hochelaga	32,935 98
Interest due and accrued	35,069 92
Advances to aged members	128 99
Advances to members of the Social Class	214,971 49
Total assets, Insurance Fund (not extended)	\$1,619,877.16
Total assets, Sick and Funeral Fund (not extended)	37,511.73
Total assets General and other funds (not extended)	1,802.95
All other assets	12,527 48
Total assets ..	<u>\$ 1,911,903 68</u>

VI. Liabilities.

Amount of claims admitted by the Society	\$ 10,576 63
Amount of claims for death of members' wives	325 00
Dues to members of the social class, payable weekly	50,029 72
All other	251 75
Total liabilities	<u>\$ 61,183 10</u>

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1920: None.

Assessments are made monthly.

Twelve assessments were made during 1920, payable 1st of every month.

No changes were made in the organization or management of the Society and in relation to benefits during 1920.

The accounts were audited continuously.

The books of record are: Councils, Ledgers, General Ledgers, Death Registers, Auxiliary Books, Members' Registers, Card Index, Social Class Instalment Ledger.

Certain changes were made in the Constitution and Rules in relation to insurance certificates or benefits.

Names and addresses of auditors: V. Boudreault and H. Legault, Ottawa.

Amount of bond of Secretary-Treasurer, \$5,000.

Amount of bond of Cashier, \$2,000.

Number of members in Ontario, 31st December, 1920, 4,750.

Amount of insurance in force in Ontario at 31st December, 1920, \$4,113,775.00.

Number of members in Ontario who died in 1920, 43.

Amount of death benefits paid to Ontario members in 1920, \$43,763.25.

Amount of disability benefits paid to Ontario members in 1920, \$821.46.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$10,750.38.

Cash received during 1920 from:

Application fees	\$ 3,059 50
Insurance Fund (including \$47.70 juvenile)	280,839 25
Sick benefit fund	79,354 93
Expense fund	73,749 65
Propaganda and reserve funds	8,890 73
Transfer fees, degrees and cards	487 25
Supplies sold	121 20
Rent	9,172 50
Interest and dividends	96,924 02
All other sources (detailed in memo.)	7,241 76
Cash received from payment of loans or investments (not extended), \$12,303.99	

Total receipts	\$ 559,840 79
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Collection of fees	\$ 24,610 19
Commission and organization expenses	19,406 01
Law costs	1,834 96
Registration fees	404 00
Investigation of claims	416 85
Profit and loss account	95 82
Supplies bought	510 49
Travelling expenses	2,562 20
Expenses of Triennial Meeting	6,612 95
Managing officers' salaries, officers' fees	5,131 66
Clerk hire	15,027 03
Medical examiner's salary	3,791 56
Official journal	2,293 45
Printing and stationery	1,359 86
Postage, telegrams and express	1,584 21
Guarantee premiums	33 00
Other expenses	807 49

Total expenses of management	\$ 86,481 73
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(b) Miscellaneous Expenditure.

Life insurance claims	172,159 77
Advances to aged members	2,984 68
Sick benefits	65,375 20
Old age benefits	21,005 11
Members' wives benefits	5,825 00
Total disability benefits	3,275 03
Maintenance and repairs of real estate	9,641 27
Paid on note	45,000 00
Expenses, other than the foregoing (detailed in memo.)	3,102 03
For investments (not extended), \$121,198.10.	

Total expenditure	\$ 414,849 82
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
16-24..	3,537	2,627,100 00	2,662 17	12	6,700 00
25-29.....	3,362	2,544,600 00	2,652 43	19	15,500 00
30-34..	3,531	2,849,800 00	3,341 51	27	17,200 00
35-39.....	3,092	2,517,200 00	3,291 39	21	16,350 00
40-44..	2,622	2,153,500 00	3,229 43	20	16,600 00
45-49..	1,948	1,567,000 00	2,772 58	10	7,800 00
50-54..	1,446	1,167,650 00	2,411 88	20	17,400 00
55-59..	930	748,500 00	1,738 08	20	14,700 00
60-64..	684	542,000 00	1,498 90	20	14,210 00
65-69..	356	314,270 00	1,466 29	14	12,050 00
70-74.....	50	45,585 00	205 99	5	5,000 00
75-79.....	9	7,500 00	37 50	3	2,400 00
80-84.....	1	110 00	65		
85 and over.....	1	1,000 00	5 70		
Totals.....	21,569	17,085,815 00	25,314 50	191	145,910 00

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

*To which are appended statements of the Auxiliary Bodies lettered below as
A, B, C and D.*

Head Office, 229 College Street, Toronto.

Organized 27th July, 1855; incorporated in Ontario, 5th February, 1875.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

H. G. Robertson, Grand Master.....	Barrie
William Brooks, Grand Secretary	Toronto
P. T. Coupland, Grand Treasurer	St. Mary's

I. Currency of Insurance Certificates.

Amount covered by Endowment Contracts in force, 31st December, 1920.—None.

Amount covered by Contracts of Insurance other than Endowments,—None.

II. Movement in Insurance Certificates.

(a) Contracts of Endowments or benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

III. Funeral Benefits.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1920, was 61,833.

The number of deaths in the Society in 1920, 606.

The amount of Funeral Benefits paid in 1920, in respect of deceased members was \$27,449.06.

Total amount of Funeral Benefits paid in respect of deceased wives, \$2,704.79.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund, \$2,868,534.44.

Nurse Fund (maintained by a few lodges only), \$12,388.10.

Contingent Fund, applicable to any purpose of the lodge, \$25,394.20.

Widows' and Orphans' Fund, \$39,529.22.

Social Fund, \$11,175.00.

Total cash standing to credit of General Benefit Fund at 31st December, 1920, \$2,957,020.96.

IV. Sick Benefits.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1920 was 5,994.

The amount of benefits paid in 1920, in respect to special relief and sick members was \$142,945.59.

The number of weeks' sickness experienced in 1920 was 53,421. Amount paid for medical attendance during 1920, \$20,395.04.

Nursing, \$4,435.89.

Paid for relief of widows and orphans, \$30,881.21.

Amount paid to Home Board for maintenance, etc., \$12,014.00.

V. Assets.

	Grand Lodge	Subordinate Lodges
Amount of real estate		\$ 964,224 38
Amount of mortgages, etc.		1,244,550 70
Victory Bonds	15,000 00	
Government Bonds	9,850 00	
Cash in hands of Grand Secretary and in banks	54 00	345,568 94
Amount of cash in Standard Bank, Toronto	4,112 53	
Amount of cash in Dominion Bank	5,848 09	
Amount of cash in Dominion Bank (special relief)	2,503 86	
Cash in Canada Permanent Mortgage Co.	4,037 09	
Tax due from lodges	46,358 25	
All other assets	12,776 20	483,895 46
Total amount of assets	\$ 100,540 02	\$3,038,239 48

VI. Liabilities.

Funds at credit of defunct lodges	\$ 1,264 80	
Peace Monument Fund	49 72	
Balance due Subordinate Lodges	42 60	
Bonding Fund	4,037 09	
Balance of per capita to Home	146 20	
Per capita and Home Tax to Grand Lodge		46,358 25
Special relief fund	12,353 86	
All other liabilities		81,218 52
	\$ 17,894 27	\$ 127,576 77

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1920: None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1920, and those of the Grand Lodge in April, 1920.

Names and post office addresses of Grand Lodge Auditors: G. C. Thompson, Toronto; W. E. Gowling, Ottawa.

No changes were, during 1920, made in the Constitution and Rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$5,000.00.

VIII. Cash Receipts.

Cash balance (Grand Lodge) from 1919 (not extended), \$	24,127 79	
	Grand Body	Subordinate Bodies
Cash received during 1920 from:		
Initiation fees, etc.		104,570 85
Dues		404,274.06
Per capita tax and Home tax	41,996 15	
Fines	2,619 00	
Charter fees	90 00	
Supplies sold	11,199 38	
Rent, interest and dividends		173,086 08
Interest	1,463 52	
Bonding charges	588 54	
All other sources	2,723 02	229,642 55
Total receipts	\$ 60,679 91	\$ 911,573 54

IX. Cash Expenditure.

(a) Expenses of Management

	Grand Lodge	Subordinate Lodges
Cash paid during 1920 for:		
Clerk hire	\$ 2,321 75	.....
Registration fee	25 00	.....
Expenses of annual meeting	16,545 61	.....
Rent, etc.	1,500 00	.....
Supplies bought	14,896 61	.....
Travelling expenses and appropriations to officers	1,475 00	.....
Salaries, officers' and auditors' fees	3,833 30	.....
Official journal	1,483 39	.....
Printing, stationery and advertising	3,448 95	.....
Postage and express	994 04	.....
Law costs	100 00	.....
Other management expenses (detailed in memo.)	4,531 20	249,743 27
Total expenses of management	\$ 51,154 85	\$ 249,743 27

(b) Miscellaneous Expenditure

Funeral benefits .....	.....	30,153 85
Benefits to widows and orphans .....	.....	30,881 21
Sick benefits .....	.....	134,171 64
Medical attendance and nursing .....	.....	24,830 93
Gratuities—Special relief .....	.....	8,773 95
Ontario Oddfellows' Home	12,014 00	.....
Dues of members on active service	410 78	.....
All other expenditure	4,672 50	\$ 177,970 77

Investments (not extended, subordinates), \$193,578.31.

Grand total	\$ 68,252 13	\$ 656,525 62
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(A) The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Receipts (dues and interest) and balance in bank, December 31st, 1920	\$ 1,744 20
Expenses of management —.....	915 64
Balance on hand, in bank and invested	4,754 10
Membership, 31st December, 1920	415
Initiated	24
Died	8
Suspended and withdrawn	5

(B) Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1920

	Males	Females	Total
Number of members, 31st December, 1919	6,814	12,603	19,417
Admitted during 1920	1,257	2,226	3,483
Total	8,071	14,829	22,900
Deduct	587	1,014	1,601
Membership, 31st December, 1920	7,484	13,815	21,299

Receipts.

Dues	\$ 23,295 48
Initiations	8,515 90
Rents, etc.	753 31
Miscellaneous	13,160 91
Total	45,725 60

Expenditure.

Relief of members	\$ 321 27
Relief of widows and orphans	140 16
Special relief	526 97
I.O.O.F. Home	890 13
Total	1,878 53

Miscellaneous.

Expenses, lodges	\$ 34,126 71
Invested fund of Rebekah Lodges	19,704 00
Cash on hand, Rebekah Lodges	25,483 43
Cash on hand of assembly	2,575 87
Working expenses assembly	8,775 60

(C) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1920

Number of members as from last report	9,492
Initiated during the year ending 31st December, 1920	1,880
Admitted by card during the year ending 31st December, 1920	38
Reinstated during the year ending 31st December, 1920	54
Error in last report	40

Total membership at any time during 1920	11,504
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Deductions:

Withdrawn by card	64
Suspended by non-payment of dues	362
Suspended for cause	49
Deceased	92
	567

Net membership, 31st December, 1920	10,937
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Number of Patriarchs relieved in 1920	556
Number of widowed families relieved	17
Amount paid for burying the dead in 1920	426 00
Amount paid for special relief in 1920	461 50
Amount paid for relief of Patriarchs (sick benefits)	5,614 62
Relief of widowed families	300 05
Total amount of relief paid	\$ 6,802 17

Receipts from all sources	\$ 48,292 29
Total Funds of Subordinate encampments	70,256 20
Current expenses (Subordinates)	17,380 58
Cash assets	28,491 66
Invested in mortgages and securities	10,572 10
Invested in buildings and lands	5,065 00
Invested in furniture and regalia	26,127 44
All other	8,148 65

(D) Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.

Year Ending 31st December, 1920.

Number of members died in 1920	2
Number of members, 31st December, 1920	35
Amount of cash received during the year 1920	\$ 39 05
Amount of expenses in management in 1920	11 81
Amount paid funeral claims	36 50
Amount on hand, 31st December, 1920	23 34

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 39 Browning Avenue, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Major D. Sharpe, Grand Master	Fonthill
A. A. Gray, Deputy Grand Master	Toronto
James F. Harper, Grand Treasurer	Hamilton
W. M. Fitzgerald, Grand Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Primary Lodges with a membership of 36,594.

Number of members of the Society who died during 1920, 439.

Total amount of funeral benefits paid in 1920, in respect of deceased members, \$1,069.00.

Amount standing to credit of Sick and Funeral Fund, \$46,081.73.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 147.

Total amount of benefits paid in 1920, in respect of sick members, \$2,848.70.

Number of weeks' sickness experienced in 1920, 949.

Amount paid for medical attendance during 1920, \$5,954.40.

III. Assets.

	Grand Lodge
Actual amount of cash on hand, 23rd February	\$ 142 00
Cash on deposit, Bank of Hamilton, Hamilton	47,566 05
Total	<u>\$ 47,708 05</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were duly audited on February 28th, 1921, and the names and addresses of the auditors for 1920 are: W. H. Taylor, Aurora, and J. B. Moon, Mt. Forest.

Books of account kept by the Society are: Cash Book, Receipt Book and Ledger.

Amount of bound of Treasurer, \$2,000.00.

VI. Cash Receipts.

Cash balance from 1919 (not extended), \$17,730.39.

Cash received during 1920 from:

Assessments	\$	233 50
Per capita tax and levies		59,568 50
Interest and dividends		440 08
All other sources		8 50
Total	\$	60,250 58

VII. Cash Expenditure.

(a) Expenses of Management

	Grand Lodge	Subordinate Lodges
Cash paid during 1920 for:		
Commission	\$ 754 50	.....
Registration fee	25 00	.....
Expenses of annual meeting.....	108 90	.....
Supplies bought	28 05	.....
Travelling expenses	1,000 75	.....
Rent, light, heat and taxes	50 00	.....
Managing officers' salaries	2,020 00	.....
Printing, stationery and advertising	1,298 88	.....
Postage, telegrams and express	229 00	.....
Premium for guarantee of lodge officers	8 00	.....
Discount	35 14	.....
Total expense of management	\$ 5,558 22	.....

(b) Miscellaneous Expenditure

Per capita tax and levies, other than for management	\$ 22,014 70	.....
Sick benefits		2,848 70
Funeral benefits		1,069 00
Medical attendance		5,954 40
Grants to orphanages	2,700 00	.....
Total	\$ 30,272 92	\$ 9,872 10

THE SONS AND DAUGHTERS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893

The Executive Officers of the Society at the 31st December, 1920, were as follows:

George McComb, Past Grand President	Toronto.
Robert McIntyre, Grand President	Toronto.
Hugh Weir, Grand Vice-President	Toronto.
James Steele, Grand Secretary	Toronto.
L. H. Reid, Grand Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1920, was 536.

Number of members who died during 1920, 8.

Total amount of funeral benefits paid during 1920, \$800.00.

II. Sick Benefits.

Sick benefits are undertaken by Subordinate Lodges.

Number of members who received sick benefits during 1920, 11.

Amount of sick benefits paid in 1920, \$151.00.

Number of weeks' illness experienced in 1920, 30.

Amount paid for medical attendance during 1920, \$463.75.

Amount of cash standing to credit of General Fund, \$3,618.29.

III. Assets.

Cash value of Victory Bonds	\$ 2,000 00
Cash, 31st December, 1920, in Bank of Nova Scotia, Toronto	1,618 29
Total assets	<u>\$ 3 618 29</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made quarterly.

Four assessments were made during the year 1920, payable March, June, September, and December.

The Society's accounts were duly audited February 19th, 1921.

Books of record or accounts kept for purposes of insurance certificates are as follows: Cash Book and Ledger.

Names and post office addresses of auditors for 1920: W. J. Dunlop and Alexander Douglas. Toronto.

No changes were made, in 1920, in the organization or management of the Society.

No changes were made in the constitution and rules, in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), Grand Body, \$1,583.77.

	Grand Body	Subordinate Bodies
Cash received during 1920 from:		
Assessments	\$ 883 05	.....
Supplies sold	19 75	.....
Interest and dividends	149 92	.....
Totals	\$ 1,052 72	.....

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$ 3 00	.....
Expenses of meeting	67 00	.....
Rent, etc.	12 00	.....
Postage, etc.	35 20	.....
Salaries	101 00	.....
Total expenses of management	\$ 218 20	.....

(b) Miscellaneous Expenditure

Funeral benefits	\$ 800 00	.....
Sick benefits		151 00
Medical attendance		463 75
Grand totals	\$ 1,018 20	\$ 614 75

TORONTO POLICE BENEFIT FUND

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, Police Headquarters, Toronto.

Organized in January, 1882; incorporated, 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Willies, Ide, Chairman	Toronto.
D. H. Gordon, Secretary	Toronto.
Samuel J. Dickson, Treasurer	Toronto.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof:

Contracts in force, 31st December, 1919	658
New contracts taken during 1920	159
	817

Deductions:

Contracts lapsed	2
Contracts matured in 1920	3
Contracts cancelled	73
	78

Net endowment contracts on foot, 31st December, 1919	739
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V. Assets.

Mortgages	\$35,000 00
Bonds, debentures, etc.	910,191 62
Cash on deposit in Imperial Bank, Toronto	10,653 11
	739
Total assets	955,844 73

VI. Liabilities.—None

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1920: None.

Twenty-four assessments were made during the year 1920, payable the 1st and 16th day of each month.

The Society's accounts for the year 1920 were daily audited on the 15th day of January, 1921.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1920 were J. W. Matson and H. W. Percy, Toronto.

No changes were made during the year 1920 in the Constitution and Rules of the Society in relation to assessments and pensions.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$41,021.24.

Cash received during 1920 from:

Sick deductions	\$5,431 01
Assessments	93,083 28
Interest and dividends	47,359 14
Fines	606 06
Donation	10,000 00
Criminal justice money	1,179 79
Other Sources	4,641 88

Cash received from investment (not extended), \$25,735.20.

Total receipts	<u>\$162,301 16</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Law costs	\$61 50
Printing, stationery, etc.	321 25

Total expenses of management	<u>\$382 75</u>
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(b) Miscellaneous Expenditure

Pensions or payments in the nature thereof	63,709 06
Benefits to widows and orphans	3,500 00
Refund of sick stoppages, etc.	3,026 94
Refund criminal justice	1,641 18
All other expenditure	
For investments (not extended), \$146,144.56.	

Total expenditure	<u>\$72,259 93</u>
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THE HAMILTON POLICE BENEFIT FUND

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

John Clark, President	Hamilton.
Chas. Green, Secretary	Hamilton.
Henry Smith, Committeeman	Hamilton.
Henry Sayer, Committeeman	Hamilton.
Albert Goddard, Committeeman	Hamilton.
W. McNair, Committeeman	Hamilton.
W. R. Whatley, Treasurer	Hamilton.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, the total membership of which is 119.
Total amount of funeral benefits paid during 1920, nil.
Number of members of the Society who died during 1920, none.

V. Assets.

Cash value of mortgages	\$35,732 08
Bonds, debentures, etc.	123,315 72
Cash on hand	113 35
Cash on deposit to Society's credit in Bank of Hamilton	1,667 42
Interest due	3,372 96
Total	\$164,201 53

VI. Liabilities.

Total amount of liabilities at 31st December, 1920, \$497.02.

VII. Miscellaneous.

No action was instituted against the Society during 1920.
Twenty-four assessments were made during 1920.
The books of record for purposes of insurance certificates are Members' Register, etc.
The accounts for the year 1920 were duly audited January 27th, 1921.
Names and addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$15,140.57.

Cash received during 1920 from:

Assessments	\$12,227 37
Interest on loans	8,793 43
Donations, etc.	5,631 78
Repayment of loan, \$800.00.	

Total receipts	<u>\$26,652 58</u>
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IX. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Law Costs	\$153 46
Registration fee	3 00
Salaries and auditors, etc.	40 00
Printing, etc.	25 75
Interest	312 99
Actuary's fees	200 00
Postage	25
Sundries	21 13
	<u>\$756 58</u>

(b) Miscellaneous Expenditure

Pensions to members	6,443 25
For investments (not extended), \$33,612.55.	

Total expenses	<u>\$7,199 83</u>
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LONDON POLICE BENEFIT FUND ASSOCIATION

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, Police Headquarters, London.

Organized 1st January, 1887; incorporated 12th March, 1887

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Thomas Lucas, Chairman	London.
W. P. Harpur, Secretary	London.
R. Birrell, Treasurer	London.

V. Assets.

Bonds, debentures, etc.	\$103,258 92
Cash on deposit to the Association's credit in the Huron & Erie Mortgage Corporation	3,339 16
Total assets	\$106 598 08

VI. Liabilities.

VII. Miscellaneous.

No action or proceeding was instituted or prosecuted by or against the Society.
 Assessments are made twice a month. The Society's accounts for 1920 were duly audited, February 15th, 1921.
 The books of record or account kept are: Minute Book, Ledger, Journal and Pension Book.
 Names and addresses of auditors for 1920: James S. Bell and Thomas Nickle, London.
 No changes in the organization or management or the constitution and rules of the Society have been made during the year 1920.
 Number of members on 31st December, 1920, 49.

VIII. Cash Receipts.

Cash balance from 1919 (not extended) \$5,911.10.	
Cash receipts for 1920:	
Dues	\$5,580 88
Interest and dividends	5,839 19
Donations	508 17
From investments (not extended), \$35,272.69.	
Total receipts	\$11,928 24

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:	
Registration	\$3 00
Salaries	10 00
Total expenses of management	\$13 00

(b) Miscellaneous Expenditure.

Cash balance from 1919 (not extended), \$5,911 10.	
Pension	\$1,823 04
For investments, etc. (not extended), \$47,936.83.	
Total expenditure	<u>\$1,836 04</u>

ACCO EMPLOYEES' SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Niagara Falls, Ont.

Date of Organization, August 31st, 1919; Incorporated 25th February, 1920

The Executive Officers of the Society at the 31st December, 1920, were as follows:

W. Stewart, Chairman, Board of Managers	Niagara Falls
A. G. Ross, Secretary-Treasurer	Niagara Falls

I. Funeral Benefits

Total membership 31st December, 1920, 179.

How many members died in 1920, 21.

Total amount of Funeral Benefits paid in 1920, 100.00.

II. Sick Benefits.

Number of members who received sick benefits, 94.

Amounts of benefits paid to sick members, \$2150.86.

Number of weeks sickness experienced in 1920, 169.

Amount paid for medical attendance in 1920, \$2472.00.

III. Assets.

Cash on hand	\$167 40
Total assets	<u>\$167 40</u>

IV. Liabilities.—\$55.88.**V. Miscellaneous.**

Assessments are made monthly and quarterly

The Fund's accounts were duly audited during 1920 on the 31st December.

Books of record and account kept of the Fund are as follows: Cash Book, Journal, Individual Ledger, Annuity Book, Record of Births, Marriages and Deaths, Minute Book and Register of Investments.

Names and post office addresses of the auditors for 1920 were as follows: F. W. Hilditch & Co., New York.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$289.97.

Cash received during 1920 from:

Initiation fees	\$180 00
Dues	947 00
Donations, Acco Corporation	6,581 42
Interest and exchange	466 23
All other	3 33
Total receipts	\$8,177 98

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Legal advice	\$4 00
Charter fees	50 00
Supplies bought	176 49
Clerk hire	600 00
Printing, stationery, etc.	92 86
Postage, telephone, etc	6 02
Total expenses of management	\$929 37

(b) Miscellaneous Expenditure

Special Benefits	75 00
Funeral Benefits	100 00
Medical fees, examinations	304 52
Sick Benefits	2,150 86
Medical attendance	2,472 00
Vocation pay roll	1,940 67
All other	248 13
Disability Benefits	80 00
Total expenditure	\$8,300 55

TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto

Organized in 1844 incorporated in Ontario, 13th September, 1884.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Andrew Gerrard, President	Toronto.
H. Williams, Vice-President	Toronto
Samuel Hadden, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by this Society, the total membership of which is 1,323.
Number of members who died during 1920, 12.
Amount of funeral benefits paid in 1920, \$600.00.
Total cash standing to credit of Sick and Funeral Fund, 31st December 1920, \$2,025.67

II. Sick Benefits.

Number of members who received sick benefit in 1920, 178.
Amount of sick benefits paid in 1920, \$4 002.00.
Number of weeks' sickness experienced in 1920, 667.

III. Assets.

War Loan Bonds	\$2,000 00
Sick and Funeral Fund (Merchants Bank)	2,025 67
	\$4,025 67

IV. Liabilities.—None

V. Miscellaneous

The Society's books were audited during 1920 quarterly.

Names and address of auditors for 1920, were as follows: W. R. Steep, Ernest Webb, and F. MacNeillie, Toronto, Ont.

Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's Ledgers, Treasurer's Cash Book and Ledger.

No changes were made in the rule relating to sick benefits.

Amount of bond of Secretary-Treasurer, \$2,000.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$2,468.93.	
Cash received during 1920 from	
Dues	\$3,987 29
Interest	181 45
Total receipts	\$4,168 74

VIII. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1920 for:
All management expenses are paid by the Union.

(b) Miscellaneous Expenditure

Funeral benefits (subordinate)	\$600 00
Sick benefits	4,002 00
All other	10 00
Funeral benefits (\$6,640.00 paid by International)	
Total expenditure	\$4,612 00

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEE'S BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, John and Queen Streets, Toronto.

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1920 were as follows:

W. E. Charlton President	Toronto
O. Watt, Vice-President	Toronto
A. J. Saunders, Secretary-Treasurer	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 177.

Number of members who died during 1920, none.

Amount of funeral benefits paid in 1920, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 38.

Amount of benefits paid in 1920, \$600.00.

Number of weeks' sickness experienced in 1920, 122½.

Balance to credit of fund, \$826.94.

III. Assets.

Cash in Dominion Bank	\$826 94
Cash value of bonds	50 00
Total	<u>\$876 94</u>

IV. Liabilities.—None

V. Miscellaneous.

The accounts of the Society were audited 15th January, 1921.

The books of account kept by the Society are: Cash Book and Record Book.

Names and addresses of auditors of accounts for 1920: D. W. Ross and Roy W. Bedford, Toronto, Ont.

Number of assessments made during 1920, 18.

No changes were made during 1920, in the Constitution and Rules in relation to insurance certificates.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$600.19.

Cash received during 1920 from:

Dues	\$374 30
Interest	24 10
Repayment of loan (not extended), \$500.00.	
Total receipts	<u>\$398 40</u>

IX. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Salaries	64 00
Supplies bought	4 65
Total expenses of management	<u>\$ 71 65</u>

(b) Miscellaneous Expenditure.

Sick benefits	600 00
Total expenditure	<u>\$671 65</u>

H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Foresters' Hall, James Street N., Hamilton, Ont.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Wm. H. Porter, President	Hamilton.
Geo. Sutcliffe, Treasurer	Hamilton.
Edward P. Wyatt, Secretary	Hamilton

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 99.

Three members died during 1920, and funeral benefits were paid amounting to \$180.00.

Amount standing to credit of Funeral Benefit Fund, \$655.74.

II. Sick Benefits.

Amount paid for medical attendance	\$145 52
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III. Assets.

Victory War Loan	\$500 00
Cash on hand	5 40
Cash deposited with the Hamilton Provident and Loan Society	650 34
All other assets	104 20
Total assets	<u>\$1,259 94</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were duly audited on 25th January.

Names and post office addresses of the auditors for 1920: H. Eperson, A. W. Davidson and A. Wyatt, Hamilton.

The books of aicount kept by the Society are: Minute Book, Cash Book and Ledger.

No changes were made in the by-laws during 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$714.63.

Cash received during 1920 from:

Application fee	\$5 00
Initiation fees	15 00
Dues	343 90
Donations	87 50
Interest	45 06
Supplies sold	15 05
Ladies' Auxiliary	475 00
Special collection	18 82
All other sources	31 63
Total receipts	\$1,036 96

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Commission	\$22 85
Registration fee	3 00
Supplies bought	246 72
Rent, etc.	147 25
Officers' salaries and officers' and auditors' fees	80 32
Printing, etc.	62 54
Postage	41 27
Total management expenses	\$603 95

(b) Miscellaneous Expenditure.

Funeral benefits	180 00
Medical attendance	145 52
Gratuities	96 50
All other expenses	69 88
Total expenditure	\$1 095 90

BEAVER SICK AND FUNERAL BENEFIT CLUB OF TORONTO

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized April 1st, 1917; incorporated May 8th, 1917.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

H. Adams, President	Toronto
S. Tonkins, Treasurer	Toronto
W. J. Knox, Secretary.....	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 196.
Number of members who died during 1920, none.
Amount of funeral benefits paid in respect of deceased members, nil.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 23.
Amount of sick benefits paid during 1920, \$464.04.
Number of weeks' sickness experienced during 1920, 100 5-7.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1920, \$223.04.

III. Assets.

Cash in Bank of Hamilton, Toronto	\$223 04
Total assets	<u>\$223 04</u>

IV. Liabilities.—None

V. Miscellaneous.

Twelve assessments were made in 1920.
The Society's accounts were duly audited in June and December, 1920.
Names and addresses of the auditors of accounts for 1920: W. Gorham and W. Chisholm, Toronto.
Certain changes were made during 1919, in the organization and management or in the Constitution and Rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1918 (not extended), \$145.59.

Cash received during 1920 from:

Initiation fees	\$81 00
Dues	1,178 75
Interest	12 77
Donations	45 00
Total receipts	\$1,317 52

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	3 00
Rent	9 00
Supplies bought	19 27
Salaries	9 00
Total expenses of management	\$40 27

(b) Miscellaneous Expenditure

Sick benefits	464 04
Dividends to members	735 76
Total expenditure	\$1,240 07

TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY

ANNUAL STATEMENT OF THE BENEFIT FUND FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, Church Street, Toronto.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893.
re-incorporated in Ontario, 26th April, 1897

The Executive Officers of the Society at the 31st December, 1920, were as follows:

B. Merson, President	Toronto
W. D. Robins, Financial Secretary	Toronto
Jos. Gibbons, Busines Agent, Rec. Secretary and Treasurer (Labor Temple)	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the International body. Membership if local body, 2,968.

Number of members who died during 1920, 18.

Amount of funeral benefits paid in respect of deceased members, \$11,950.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 310.

Total amount of benefits paid in 1920, in respect to sick members, \$3,680.00.

Number of weeks' sickness experienced during 1920, 737 2-7.

Amount paid for medical attendance during 1920, \$1,296.30.

Amount standing to credit of Sick Fund, 31st December, 1920, \$3,018.09.

III. Assets.

Cash in Home Bank of Canada, 31st December, 1920	\$3,018 09
Total	\$3,018 09

IV. Liabilities.—None.

V. Miscellaneous.

Dues are paid monthly.

The Society's books were audited for 1920 on the last day of March. June, September and December, 1920.

Name and address of auditor for 1920 was as follows: Geo. Coney, Toronto.

The books of account kept by the Society are: Due Book, Cash Book and Ledger.

No changes were made during 1920 in the constitution and rules.

Amount of bond of Secretary, \$500.

Amount of bond of Treasurer, \$1,000.

VII. Cash Receipts.

Cash balance, 31st December, 1919, \$1,728.89.

Cash received during 1920 from:

Dues	\$6,265 50
International Union	11,450 00
Total receipts	<u>\$17,715 50</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

All expenses of management are paid from the general fund.

(b) Miscellaneous Expenditure.

Funeral benefits (paid by International)	\$11,450 00
Sick benefits	3,680 00
Medical attendance	1,296 30
Total expenditure	<u>\$16,426 30</u>

THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, King and Simcoe Streets, Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Association at the 31st December, 1920, were as follows:

William C. Jex, President, Dominion Express Toronto.
 W. M. Carruthers, Secretary-Treasurer Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Association. Membership, 1,299.

Number of members who died during 1920, 6.

Amount of funeral benefits paid, \$900.00.

Cash standing to credit of Funeral Benefit Fund, \$1,623.70.

II. Sick Benefits.

Sick benefits are undertaken by the Association.

Number of members who received sick benefits in 1920, 240.

Total amount of sick benefits paid in 1920, \$5,476.71.

Number of weeks' sickness experienced in 1920, 912.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December 1920, \$4,337.87.

III. Assets.

Cash in Dominion Bank, Toronto	\$5,961 57
Total assets	<u>\$5,961 57</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made for the purpose of benefit certificates monthly.

Twelve such assessments were made during the year 1920.

The Society's books were duly audited on January 12th, 1921.

The following books of record and account are kept for the purpose of benefits:

Ledger, Index Book and Bank Books.

The names and post office addresses of the auditors for 1920 were as follows: W. J. Wilson, Frank Fleury and T. R. J. Plant, Toronto.

Amount of bonds of Secretary-Treasurer, \$500.

VII. Cash Receipts.

Amount of cash on hand, 31st December, 1919, \$4,713.24.

Cash received during 1920 from:

Initiation fees	\$134 50
Dues	7,127 00
Interest	103 05
Assessments	1,182 50
Total Receipts	\$8,547 05

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration	\$10 00
Salaries, officers' and auditors' fees	662 00
Printing, stationery and advertising	194 51
Postage	20 00
Premiums	5 00
Unpaid assessments	30 50
Total expenses of management	\$922 01

(b) Miscellaneous Expenditure.

Funeral benefits	900 00
Sick benefits	5,476 71
Total expenditure	\$7,298 72

THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Brantford

Incorporated in Ontario, August 19th, 1889.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Col. H. Cockshutt, Honorary President	Brantford
C. Uden, President	Brantford
G. Dennis, First Vice-President	Brantford
Alex McDonald, Second Vice-President	Brantford
Cecil Graham, Secretary	Brantford
Chas Foulds, Treasurer	Brantford

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 700.

Number of members who died during 1920, 5, and funeral benefits were paid amounting to \$380.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1920, \$842.07.

II. Sick Benefits.

Sick benefits are undertaken by the Society. 132 members received sick benefits during 1920, amounting to \$2,225.66.

Number of weeks' sickness experienced in 1920, 403.

III. Assets.

Cash in Bank of Montreal, Brantford	\$842 07
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IV. Liabilities.—None

V. Miscellaneous.

Assessments are made monthly, or oftener is necessary. Fourteen assessments were made during 1920.

Th Society's accounts were audited January 15th 1921.

The books of record kept are as follows: Assessment Book, Financial Detail Book, Cash Book, Minute Book.

Names and post office addresses of the auditors of accounts of 1920: W. J. Epplett and C. R. Stiles, Brantford.

Certain changes were made in regard to sick benefits during 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$386.47.

Cash received during 1920 from:

Assessments	\$2,075 50
Donation	1,558 75
All other	5 00
Total	<u>\$3,639 25</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Law costs	\$1 00
Registration fee	10 00
Printing, stationery and advertising	49 91
Officers' salaries	190 00
Postage and war stamps	6 08
Supplies bought	1 00
Total	<u>\$257 99</u>

(b) Miscellaneous Expenditure.

Funeral benefits	380 00
Sick benefits	2,225 66
Gratuities	300 00
All other	20 00
Grand total	<u>\$3,183 65</u>

WM. & J. G. GREY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, 6 Church Street, Toronto

Organized 1887; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

E. Witmer, Vice-President	Toronto
J. G. Greey, Treasurer	Toronto
F. D. Hunt, Secretary	Toronto

II. Sick Benefits.

Number of members in the Society at 31st December, 1920, 110.

Number of members who received sick benefits during 1920, 35.

Total amount of sick benefits paid during 1920, \$403.65.

Number of weeks' sickness experienced during 1920, 100 5-6.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1920, \$72.80.

III. Assets.

Cash in Imperial Bank, Toronto	\$72 80
Total assets	<u>\$72 80</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Four members of the Society died in 1920.

Assessments were made for the purpose of benefits monthly, and special assessments when required.

Eleven such assessments were made during the year 1920.

The Society's books were duly audited quarterly during 1920.

The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.

Names and post office addresses of the auditors for 1920. were as follows: J. H. Atkinson and C B. Monroe, Toronto.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$18.34.

Cash received during 1920 from:

Assessments	\$295 75
Interest	3 35
Donation from firm	74 01
Repayment of loan (not extended), \$100.00.	
Total	<u>\$373 11</u>

VIII. Cash Expenditure.*a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Secretary	12 00
Total management expenses	\$15 00

(b) Miscellaneous Expenditure.

Sick benefits	403 65
Total expenditure	\$418 65

COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Geo. Crosbie, President	Toronto
H. Meade, Treasurer	Toronto
T. R. Hughes, Secretary	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society; total membership at 31st December, 1920, 92.

Number of members who died during 1920, none.

Amount of funeral benefits paid during 1920, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 28.

Amount paid for sick benefits during 1920, \$239.50.

Number of weeks' sickness experienced in 1920, 79 5-6.

Total amount of cash standing to credit of Sick Benefit Fund, \$163.65.

III. Assets.

Cash on deposit in Dominion Bank, Toronto	\$163 65
Total assets	<u>\$163 65</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.

Society's books were duly audited on March 4th 1921.

The books of record are Cash Book and Ledger.

Names and address of auditors for 1920 were as follows: Frank A Hewson and J. S. Hunter, Toronto.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$150.00.

Cash received during 1920 from:

Dues	\$275 25
Interest	2 10
All other	80
Total	<u>\$278 15</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Salaries, officers' and auditors' fees	\$20 00
Registration fee	3 00
Printing	2 00
Total expenses of management	\$25 00

(b) Miscellaneous Expenditure.

Sick benefits	239 50
Total expenditure	\$264 50

THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Port Perry, Ont.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

W. G. Farley, Grand Master	Toronto
M. K. Adams, Past Grand Master	Picton
Miles S. Plumley, Grand Secretary	St. Catharines
Geo. F. Burnett, Grand Treasurer	Toronto

I. Funeral Benefits.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1920, was 8,114.

Total number of members who died during 1920, 30.

Amount of funeral benefits paid in respect of deceased members in 1920, \$1,725.00

Cash standing at credit of Funeral Fund at 31st December, 1920, \$2,181.40.

II. Sick Benefits.—Optional Subordinate Lodges.

III. Assets.

	Grand Body.
Bank of Nova Scotia, Toronto	\$3,006 10
All other assets	1,500 00
Total	<u>\$4,506 10</u>

IV. Liabilities.—None

V. Miscellaneous.

Assessments on account of benefit certificates are made monthly; oftener when necessary. Twelve assessments wr made during the year 1920, payable before the 10th of each month.

The books and accounts were duly audited on August 17th, 1920.

The books of record and account kept by the Society are Day Book, Ledger, and Register.

Names and addresses of the auditors for 1920: J. A. Stewart and W. T. Davidson, Toronto.

Amount of bond of Grand or Supreme Secretary, \$1,000.

Amount of bond of Grand or Supreme Treasurer, \$1,000.

Certain changes were made in the constitution and rules during 1920.

VII. Cash Receipts.

Grand Body

Cash balances from 1919 (not extended) \$2,956.69.

Cash received during 1920 from:

Assessments	\$1,716 87
Per capita tax and levies and charter fees	1,499 44
Charter fees	311 50
Supplies sold	1,254 51
Interest	73 69
Total receipts	\$4,856 01

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Commission and organization expenses	\$226 24
Registration fee	25 00
Annual meeting	65 00
Supplies bought	1,034 66
Travelling expenses	14 70
Salaries, officers' and auditors' fees	849 99
Printing, stationery and advertising	727 06
Postage, telegrams and express	106 45
Premiums for guarantee of lodge officers	7 50
All other	25 00
Total management expenses	\$3,081 60

(b) Miscellaneous Expenditure.

Funeral benefits	1,725 00
Total expenditure	\$4,806 60

THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 420 Gladstone Avenue, Toronto, Ont.

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Wm. A. McDonald, President	Hamilton
Alex. McMordie, Secretary-Treasurer	Toronto

II. Movement in Insurance Certificates.

(a) *Contracts for endowments or for benefits in the nature thereof.*—None.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

Contracts in force, 31st December, 1919	925
Add contracts taken during 1920, new or renewed	22

Gross number on foot at any time during 1919	947
Contracts matured in 1920.....	12
Contracts lapsed in 1920	71

Total deductions	83
	<u>83</u>

Net contracts on foot, 31st December, 1920	864
Number of certificates temporarily suspended	14

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Quebec deposit	\$2,000 00
Cash on hand	403 30
Cash on deposit in Canadian Bank of Commerce, Toronto	10,439 60
Total assets	<u>\$12,842 90</u>

VI. Liabilities.—None.

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1920, in Ontario.

Twelve assessments were made during 1920.

The amount payable at each death being one assessment from each and every member in good standing on the date of said death.

The Society's accounts were duly audited January 17th, 1921.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

*Assessments are made for purposes of life insurance certificates monthly on the 1st day of each month and every month according to the several ages and Rates of Assessment.

Names and post office addresses of the auditors for 1920: J. J. Reaves, R. H. Cox, Toronto, and H. J. Dilworth, Hamilton.

Number of members in Ontario, 361.

Number of members in Ontario who died during 1920, 4.

Amount paid as death claims to Ontario members, \$4,000.00.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$10,559.11.

Cash received during 1920 from:

Assessments	\$13,792 22
Per capita tax and levies	494 62
Interest	335 32
Supplies sold	22 00
Total receipts	\$14,644 16

IX. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fees	\$60 00
Supplies bought	11 25
Salaries	212 50
Printing	47 00
Postage, telegrams and express	29 62
Total expenses of management	\$360 37

(b) Miscellaneous Expenditure.

Life insurance other than endowments	12,000 00
Total expenditure	\$12,360 37

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920.

Attained ages.	Number of Members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24	16	15,500 00	189 84		
25-29	84	81,750 00	1,172 82	1	1 000 00
30-34	155	146,750 00	2,490 20		
35-39	178	171,000 00	3,247 28	1	1,000 00
40-44	137	131,250 00	2,393 00	3	3,000 00
45-49	36	35,000 00	638 40		
50-54	66	65,000 00	1,185 60		
55-59	68	65,250 00	1,190 16	2	2,000 00
60-64	50	48,500 00	884 72	1	1 000 00
65-69	38	37,500 00	684 00		
70-74	14	14,000 00	255 36		
75-79	6	4,750 00	86 64	2	2 000 00
80-84	1	1,000 00	18 24		
85 and over	1	1,000 00	18 24	2	2,000 00
Totals	850	818,250 00	14,454 50	12	12,000 00

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, 915 King Street West,, Toronto.

Organized June, 1883, incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Sidney A. Banks, President	Toronto.
J. Roxburgh, Vice-President	Toronto.
Thomas Carruthers, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.

The total membership was, at 31st December, 1920, 1950.

Number of members who died during 1920, 15.

Total amount of funeral benefits paid in 1920, in respect of deceased members, \$1658.00.

Number of members' wives who died during 1920, 8.

Amount of funeral benefits paid in 1920, in respect of deceased wives, \$390.00.

Aamount o the credit of the Geneal Fund at 31st December, 1920, \$2,897 02.

Funeral and sick benefits are paid out of the General Fund.

II. Sick Benefits.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1920, 677.

Total amount of sick benefits paid in 1920, \$10,049.30.

Number of weeks' sickness paid in 1920, 1,781.

III. Assets.

Cash value of bonds ,etc.	\$500 00
Cash in Dominion Bank, Toronto	2,897 02
Total assets	<u>\$3,397 02</u>

IV. Liabilities.—None.

V. Miscellaneous.

No changes were made in 1920, in the organization or management of the Society.

Assessments were made every four weeks.

Fourteen assessments were made during 1920.

The accounts were audited January and July, 1920.

The following books are kept: Minute Book, Day Book and Ledger.

The names and post office addresses of the auditors for 1920 were: Joseph Coulter and John Hibbert, Toronto.

Amount of bond of Secretary-Treasurer, \$2,000.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$428.74.

Cash received during 1920 from:

Assessments	\$6,990 00
Interest	32 40
Donation	6,990 00
All other	1,000 00
Cash received from Investment (not extended)	\$1,200 00
Total	<u>\$15,012 40</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee (renewal)	\$15 00
Postage	1 70
Travelling expenses (car tickets)	59 00
Supplies bought	2 75
Managing officers' salaries and officers' and auditors' fees	194 00
Interest	21 37
Premiums for guarantee of lodge officers	5 00
Representatives' salaries	348 00
Expenses of management	<u>\$646 82</u>

(b) Miscellaneous Expenditure.

Funeral benefits	2,048 00
Sick benefits	10,049 30
All other	1,000 00
Total expenditure	<u>\$13,744 12</u>

MASSEY-HARRIS, LIMITED, BRANTFORD, EMPLOYEES' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Brantford, Ont.

Organized 13th April, 1885, and incorporated 2nd April 1894.

The Executive Officers of the Society at the 31st December, 1920 were as follows:

C. F. Johnson, President	Brantford.
A. Sayles, Vice-President	Brantford.
S. G. Macklin, Second Vice-President	Brantford.
J. R. Harmer, Secretary	Brantford.
Franklin Grobb, Treasurer	Brantford

I. Funeral Benefits.

The Society undertakes funeral benefits.
The total membership at 31st December, 1920 was 1,020.
Number of members of the Society who died in 1920, 4
Funeral benefits were paid in 1920, amounting to \$400.00.
Number of members' wives died in 1920, 3.
Funeral benefits paid, \$150.00.

II. Sick Benefits.

The Society undertakes sick benefits.
Number of members who received sick benefits during 1920, 255.
Total amount of sick benefits paid in 1920, \$4,494.00.
Number of weeks' sickness experienced in 1920, 753 1-7.
Total amount to credit of the Sick Benefit Fund at 31st December, 1920, \$2,104.43.

III. Assets.

Cash value of bond	\$500 00
Cash deposited in Standard Bank, Brantford	2,104 43
Other assets	28 00
Total assets	<u>\$2,632 43</u>

IV. Liabilities.—None.

V. Miscellaneous.

Thirteen assessments were made in 1920, for the purpose of funeral and sick benefits, payable every four weeks.
The Society's accounts for 1920 were audited January 7th, 1921.
The following books of record and account are kept: Minute Book and Cash Book.
The names and post office addresses of the auditors for 1920 were as follows: S. G. Macklin, and J. A. Edwards, Brantford.
No changes were made in 1920, in the Constitution and Rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,800.32.

Cash received during 1920 from:

Assessments	\$3,053 90
Interest on bond	25 00
Donations	3,053 90
All other	3 00
Total receipts	\$6,135 80

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Law costs	\$3 00
Registration fee	10 00
Officers' and auditors' fees	271 00
Printing, stationery, etc.	76 00
War stamps	6 00
Total expenses of management	\$366 00

(b) Miscellaneous Expenditure.

Funeral benefits	550 00
Sick benefits	4,494 00
Gratuities	199 00
Nurses' fees	142 45
All other	80 24
Total expenditure	\$5,831 69

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Woodstock.

Incorporated 19th January, 1900

The Executive Officers of the Society at the 31st December, 1920, were as follows:

John Pattinson, President	Woodstock.
Henry Pearson, Treasurer	Woodstock
Thos. Armstrong, Secretary	Woodstock

I. Funeral Benefits.

Funeral benefits are undertaken by the Society which has a membership of 200.

Number of members who died in 1920, 2.

Amount paid for funeral wreaths, \$20.00.

One member's wife died during 1920.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received benefits during 1920, 88.

Total amount of benefits paid in 1920, \$1,676.50.

Number of weeks' sickness experienced in 1920, 280 1-3.

Total amount of cash standing to credit of Sick Benefit Fund, \$501.48.

III. Assets.

Cash in Bank of Commerce. Woodstock	\$501 48
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IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made for the purpose of benefits monthly if required, and are payable Ist of each month. Thirteen such assessments were made during 1920.

Books of record and account kept by the Society are as follows: Cash Book, Ledger and Minute Book.

The Society's books were duly audited January 10th, 1921.

The names and post office addresses of the auditors for 1920 were as follows: W. R. Jones, and J. V. Spëdding, Woodstock.

No changes were made during 1920 in the organization, management or constitution and rules of the Society.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$446.96.

Cash received during 1920 from:

Application fees	\$207 00
Assessments	720 50
Interest	7 85
Donations	927 50

Total receipts	<u>\$1,862 85</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Law costs	\$1 00
Registration fee	3 00
Officers' and auditors' salaries	97 00
Postage, etc.	3 08
Printing, etc.	3 00
Total expenses of management	\$107 08

(b) Miscellaneous Expenditure.

Funeral wreaths	20 00
Sick benefits	1,676 50
All other expenditure	4 75
Total expenditure	<u>\$1,808 33</u>

THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 412 McLeod Street, Ottawa, Ontario

Organized 1st June, 1868, and incorporated in Ontario 23rd. January, 1869.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Luke Williams, President	Ottawa
J. Irvine, Vice-President	Ottawa
W. Pennington, Treasurer	Ottawa
A. E. Bullman, Financial Secretary	Ottawa
J. A. Murphy, Recording Secretary	Ottawa

I. Funeral Benefits.

Funeral benefits are undertaken by the Society. Membership, 55.
 Number of members who died during 1920, 3.
 Funeral benefits amounting to \$80.00 were paid.
 Total amount of cash standing to credit of General Fund, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits sick benefits during 1920, 5.
 Number of weeks' sickness experienced during 1920, 63.
 Amount paid for medical attendance in 1920, \$167.00.
 Amount paid for medical attendance \$43.50.

III. Assets.—None.

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made for the purpose of life insurance at the death of a member.
 Three such assessments were made during 1920.

The Society's books were duly audited December 20th, 1920.

The names and post office addresses of the auditors for 1920 were as follows A. S. Foss and W. J. McGee, Ottawa.

The following books of record and account are kept. Question Book. Roll Book. Minute Book, Blotter and Ledger.

No changes were made in the Constitution, Rules or By-laws during 1920.

* Discontinued.

VII. Cash Receipts.

Cash balance 1919 (not extended), \$204.78.

Cash received during 1920 from.

Dues	\$209 70
Assessments	220 00
Supplies sold	12 00
Interest	
Investments (not extended), \$366.66.	

Total receipts	<u>\$441 70</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Rent, light, heat and taxes	20 00
Salaries, officers and auditors' fees	92 00
Printing etc.	9 86
Postage	1 00

Total expenses of management	<u>\$125 86</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	80 00
Sick benefits	167 00
Medical attendance	43 50
Benefits to widows and orphans	233 00
For investments (not extended), \$159.00.	

Total expenditure	<u>\$649 36</u>
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THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Hamilton, Ont.

Organized 1st April, 1910; incorporated 11th April, 1910

The Executive Officers of the Society at the 31st December, 1920, were as follows:

H. Tansley, President	Hamilton.
F. J. Maw, Treasurer	Hamilton.
G. S. Battram, Secretary	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 275.
Number of members who died during 1920, 6.
Amount of funeral benefits paid during 1920, \$240.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1920, 65.
Amount of benefits paid in 1920, \$1,184.91.
Number of weeks' sickness experienced in 1920, 237.
Cash to credit of fund at 31st December, 1920, \$144.80.

III. Assets.

Cash in Bank of Hamilton, Hamilton	\$144 80
Total assets	<u>\$144 80</u>

IV. Liabilities.—None.

V. Miscellaneous.

Payments are made monthly if required.
Fourteen assessments were made during the year 1920.
The accounts of the Society were duly audited for the year 1920, January 19th, 1921.
Names and addresses of the auditors for the year 1920: C. Foster and C. Semmens,
Hamilton.
Books of record or account kept: Cash, Record, Dues and Benefit Book.
No changes were made in regard to sick benefits during 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$212.12.

Cash received during 1920 from:

Assessments and dues	\$1,066 45
Donation	355 42

Total receipts	<u>\$1,421 87</u>
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VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$3 00
Managing officers' salary and auditors' fees	52 00
Postage, etc.	2 90
Printing, etc.	6 38

Total expenses of management	<u>\$64 28</u>
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(b) Miscellaneous Expenditure

Funeral benefits	240 00
Sick benefits	1,184 91

Total expenditure	<u>\$1,489 19</u>
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HAMILTON ROLLING MILLS BENEFIT SOCIETY

ANNUAL STATEMENT OF BENEFIT FUND FOR YEAR ENDING 31st DECEMBER, 1920

Head Office, Hamilton, Ont.

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

James G. Jenks, President	Hamilton.
H. P. Heath, Secretary	Hamilton.
Olly C. Paton, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1920, 450.
Eight members died during the year 1920.
Amount of funeral benefits paid during 1920, \$600.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who have received benefits during 1920, 120.
Amount paid for sick benefits during 1920, \$2,241.75.
Number of weeks' sickness experienced during 1920, 462.
Amount aid for medical attendance during 1920, \$598.00.
Amount of cash standing to credit of Sick Fund, \$1,159.61.

III. Assets.

Cash in Bank of Hamilton, Hamilton	\$159 61
Bond	1,000 00
Total	<u>\$1,159 61</u>

IV. Liabilities.—None.

V. Miscellaneous.

Dues are paid twice a month by the members.
Twenty-four assessments were made in 1920.
The books of record and account are: Cash Book and Cheque Book.
The accounts of the Society were audited quarterly in 1920.
Names and addresses of the auditors for 1920: P. Erskine and P. R. Dean, Hamilton.
No changes were, during 1920, made in the by-laws in relation to **benefits**.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,605.31.

Cash received during 1920 from:

Dues	\$3,437 00
Interest	60 00

Total receipts	<u>\$3,497 00</u>
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VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$10 00
Expenses of annual meeting	6 00
Officers' salaries and officers' and auditors' fees	336 00
Postage and war tax	8 50
Interest	4 15

Total expenses of management	<u>\$364 65</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	600 00
Medical attendance	598 00
Sick benefits	2,241 75
Gratuities to distressed members	86 30
Other expenses	62 00

Total expenditure	<u><u>\$3,952 70</u></u>
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GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Yonge and Melinda Streets, Toronto

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. J. Bush, President	Toronto
H. Anderson, Vice-President	Toronto
Geo. Cashman, Secretary-Treasurer	Toronto
J. Chinn	Toronto
A. Lillie.....	Toronto
M. O'Grady	Toronto
C. Clark	Toronto
Board of Management	

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 131.
Two members died during the year 1920. Amount of funeral benefits paid, \$200.00.
Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1920. \$1,234.34.

II. Sick Benefits.

Number of members who received sick benefits in 1920. 25.
The total amount of benefits paid in 1920 was \$545.00.
Number of weeks' sickness experienced in 1920. 109.

III. Assets.

Actual amount of cash on hand, 31st December, 1920	\$1,234.34
Total	\$1,234.34

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for the purpose of sick and funeral benefits are made weekly.
Fifty-two assessments were made during 1920.
The Society's accounts were audited February 21st, 1921.
The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book, and Interest and Discount Book.
Names and addresses of the Auditors for 1920, W. Lahey and J. Bush, The Globe, Toronto.
During 1920, no changes were made in the constitution and rules in relation to sick benefits.
Amount of bond of Secretary-Treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,361.38.

Cash received during 1920 from:

Initiation fees	\$31.00
Interest and dividends	234.25
Assessments	547.20
Total	<u>\$812.45</u>

VIII. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1920 for:

Registration fee	\$3.00
Supplies bought	3.50
Travelling expenses	5.00
Rent, light, heat and taxes	3.00
Managing officers' salaries, etc.	150.00
Premium for guarantee of officers	5.00
Postage, etc.	1.74
Printing, etc.	2.75
All other	20.50
Total expenses of management	<u>\$194.49</u>

(a) Miscellaneous Expenditure

Funeral benefits	200.00
Sick benefits	545.00
Grand total	<u>\$939.49</u>

THE NATIONAL CASH REGISTER CO.'S EMPLOYEES' BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ont.

Organized 1st February, 1907, and incorporated in Ontario 14th March, 1907.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Geo. Graham, President	Toronto
H. Winterbottom, Vice-President	Toronto
Harry E. Goodwin, Secretary-Treasurer	Toronto

I. Funeral Benefits.

Number of members died during 1920, none.

Amount of funeral benefits in 1920, none

II. Sick Benefits.

The total membership of the Society at 31st December, 1920, was 94.

Sick benefits are undertaken by the Society.

Thirty-two members received sick benefits during 1920.

Total amount of benefits paid in 1920, in respect of sick members, \$559.50.

Number of weeks' sickness experienced, 80.

Amount standing to credit of General Fund, 31st December, 1920 \$147.95.

III. Assets.

Cash value of debentures	\$917 25
Cash in Bank of Hamilton, 31st December, 1920, Toronto	147 95
Total	<u>\$1,065 20</u>

IV. Liabilities.—None.

V. Miscellaneous.

Fourteen assessments were made during 1920.

Books of record and account kept are as follows: Cash Book, Minute Book.

The Society's books were audited, December 31st, 1920.

Names and addresses of auditors for 1920 were as follows: R. Craig and W. Scott, Toronto.

Certain changes were made in the by-laws of the Society during 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$223.32.

Cash received during 1920 from:

Dues	\$473 15
Interest	40.48
Total receipts	<u>\$513 63</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Law costs	\$ 50
Registration fees	3 00
Salaries	25 00
Postage, etc	1 00
Total expenses of management	<u>\$29 50</u>

(b) Miscellaneous Expenditure

Sick benefits	559 50
Total expenditure	<u><u>\$589 00</u></u>

ST. BONIFACE BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Kitchener, Ontario

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Jacob Gies, President	Kitchener.
Geo. Lachenbauer, Vice-President	Waterloo.
E. K. Wey, Recording Secretary	Kitchener.
A. L. Hergott, Financial Secretary	Kitchener.
Geo. B. Fischer, Treasurer	Kitchener.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a total membership of 500.

Four members of the Society died during 1920.

Amount paid for funeral benefits during 1920, \$120.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 95.

Amount paid for sick benefits, \$1,768.15.

Number of weeks sickness experienced during 1920, 442.

Total amount of cash standing to credit of the general fund from which benefits are paid, \$3,851.76.

III. Assets.

Waterloo Loan and Savings Co. (deposit)	\$3,851 75
All other assets	11 15
Total	<u>\$3,862 91</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Dues are paid monthly.

The Society's books were duly audited on December 31st, 1920.

The following books of record and account are kept for the purposes of insurance certificates or benefits: Treasurer's Cash Book, Day Book, Ledger.

The names and post office addresses of the auditors for 1920, were as follows: H. W. Young and E. K. Wey, Kitchener.

Certain changes were made in the constitution and By-laws of the Society in 1920.

VII. Cash Receipts.

Cash balance from 1920 (not extended), \$4,231.28.

Initiation fees	\$30 00
Dues	1,492 00
Fines	14 00
Supplies sold	95
Interest	197 88
Forfeits	2 50
Total receipts	<u>\$1,737 33</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$3 00
Rent	30 00
Salaries	142 35
Printing	16 85
Postage	10 00

Total expenses of management	<u>\$202 20</u>
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(b) Miscellaneous Expenditure

Funeral benefits	120 00
Sick benefits	1,768 15
All other	26 50
Total expenditure	<u>\$2,116 85</u>

THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Brantford, Ont.

Organized 24th August, 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1920. were as follows:

C. F. Verity, Hon. President	Brantford
J. H. Wilkinson, President	Brantford
Harry Pearcey, First Vice-President	Brantford
G. F. Dickinson, Second Vice-President	Brantford
Charles Carter, Secretary	Brantford
F. J. Waterson, Treasurer	Brantford

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a total membership of 540.

Number of members who died during 1920, none.

Amount paid for funeral benefits, nil.

Two members' wives died and \$60.00 Funeral Benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1920, 130.

Amount of benefits paid during 1920, \$2,001.30.

Number of weeks' sickness experienced in 1920, 377½.

Total amount to credit of Sick and Funeral Benefit Fund, \$2,013.20.

III. Assets.

Cash held by Treasurer (Verity Plow Co.)	\$2,013 20
Total	<u>\$2,013 20</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every four weeks.

Number of assessments made during 1920, 13.

The Society's accounts were audited January 22nd, 1921.

Names and addresses of the auditors of accounts for 1921: H. W. Styles, Echo Place; and S. Batson, Brantford.

Books of record and account kept: Assessment Roll, Cash Book, Ledger and Minute Book.

Certain changes were made during 1920 in the organization or management or in the constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$835.75.

Cash received during 1920 from:

Dues	\$1,678 50
Interest and dividends	75 00
Donation (Verity Plow Co., Ltd.)	1,678 50
Total	\$3,432 00

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920, for:

Registration fee	\$3 00
Law costs	50
Officers' salaries, etc.	170 00
Printing, stationery and advertising	19 75
Total expenses of management	\$193 25

(b) Miscellaneous Expenditure

Funeral benefits	60 00
Sick benefits	2 001 30
Grand totals	\$2,254 55

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Formosa, Ont.

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Frank Beninger, President	Formosa
Demonic Borho, Vice-President	Formosa
Matthew Weiler, Secretary and Treasurer	Formosa

I. and II. Funeral and Sick Benefits.

Total membership of Society, 63.

No member died during 1920, and no funeral benefits were paid.

Number of members who received sick benefits in 1920.

Number of weeks' sickness experienced in 1920, 47.

Amount of benefits paid in 1920 to sick members, \$139.00.

Total amount of cash standing to credit of fund at 31st December, 1920. \$1,047.58.

III. Assets.

War loan	\$778 67
Actual cash on hand, 31st December, 1920	24 90
Cash in bank (Molsons), Formosa	244 01
Total assets	<u>\$1,047 58</u>

IV. Liabilities.—None.

V. Miscellaneous.

No assessments were made during 1920.

The books and accounts of the Society were duly audited January 15th, 1921.

The books of record or account kept by the Society are: Ledger and Members' Roll Book.

The names and addresses of the auditors for 1920 were: Anthony Opperman and Wm. C. Schill, Formosa.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,005.48.

Cash received during 1920, from:

Application fees	\$26 00
Dues	190 00
Interest	45 84

Total receipts	<u>\$261 84</u>
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VIII. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1920 for:

Registration fee	\$3 00
Supplies	56 17
Salary of Secretary-Treasurer	12 00
Rent	6 00
Postage	32
Other expenses	25
Total expenses of management	\$77 74

(b) Miscellaneous Expenditure

Sick benefits	139 00
Other expenditure	3 00
Total expenditure	\$219 74

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Government Buildings, Ottawa

Organized January, 1872; incorporated 11th July, 1893

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. G. Kingston, President	Ottawa
A. W. Grant, B.A., Treasurer	Ottawa
W. J. Lynch, I.S.O., Secretary	Ottawa

I. Currency of Insurance Certificates.

Amounts covered by contracts other than for endowment or for sick and funeral benefits in force 31st December, 1920, \$206,100.00.

II. Movement in Insurance Certificates.*(a) Contracts for endowments or for benefits in the nature thereof.—None.**(b) Contracts for Insurance, other than endowment, Sick Benefits or Funeral Benefits.*

	Number	Amount
		\$ c.
Contracts in force 31st December, 1919	680	192,650 00
Add contracts taken during 1920, new or renewed	47	19,750 00
Add amount by which various certificates were increased during 1920		8,000 00
Gross number and amount of contracts on foot at any time during 1920	727	220,400 00
	Number	Amount
Deductions :		\$ c.
Contracts matured in 1920	9	2,050 00
Contracts lapsed in 1920	44	11,050 00
Contracts surrendered in 1920	5	1,200 00
Total deductions extended	58	14,300 00
Net contracts on foot at 31st December, 1920	669	206,100 00

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Cash value of bonds, etc.	\$20.04 77
Cash in Bank of Montreal, Ottawa	454 85
Dues and assessments due and unpaid	74 55
Interest due and accrued	396 65
Total	<u>\$20.966 82</u>

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1920, none.
The Society's books were duly audited on 31st January, 1921.

Names and post office addresses of the auditors for 1919 were as follows: J. B. St. Laurent, A. M. Deschenes and P. E. S. Brodeur, of Ottawa.

Books of record or account kept: Two books of registers of Certificates and one Cash Ledger.

No changes were made in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Treasurer, \$1,000.00.

Number of members in Ontario, 649.

Number of members who died, 9.

Amount paid in respect of deceased members, \$2,050.00.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$846.08.

Cash received during 1920, from:

Application fees	\$36 00
Assessments	4 239 61
Interest and dividends	947 04
Total receipts	<u>\$5,222 68</u>

IX. Cash Expenditures.

(a) Expenses of Management

Cash paid during 1920 for:

Registration fee	\$10 00
Salaries, officers' and auditors' fees	120 00
Interest	3 46
Printing, etc., ...	96 73
Premiums for Lodge Officers	5 00
Total expenses of management	<u>\$235 19</u>

(b) Miscellaneous Expenditure.

Refund of dues	6 65
Life insurance claims	2,050 00
All other	54 30
Investments not extended (\$3,267.77)	

Total expenditure	<u>\$2,346 14</u>
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STEEL COMPANY OF CANADA, LTD., EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Hamilton, Ont

Organized 27th February, 1902; incorporated 27th February, 1902

The Executive Officers of the Society at the 31st December, 1920, were as follows:

C. E. Fraser, President	Hamilton
F. C. Willis, Vice-President	Hamilton
J. L. Hopkins, Treasurer	Hamilton
G. W. Brent, Secretary	Hamilton

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 1,850.

Six members died during 1920.

Amount of funeral benefits paid during 1920. \$1,600.00

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received benefits during 1920. 651.

Amount paid for sick benefits during 1920, \$9,218.10.

Number of weeks sickness experienced during 1920 1,843.

Amount paid for medical attendance during 1920. \$2,874.94.

Amount of cash standing to credit of Sick Fund. \$2,043.44.

III. Assets.

Cash value of bond	\$2,000 00
Cash in Royal Bank. Hamilton	2,043 44
Total	<u>\$4,043 44</u>

IV. Liabilities.

Amount of unpaid funeral benefits	<u>\$850 00</u>
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V. Miscellaneous.

Dues are paid twice a month by the members.

Number of assessments made during 1920, 24.

The accounts of the Society were audited every quarter.

The books of record and account are Minute Book, Cash Book and Journal.

Names and addresses of the auditors for 1920: J. Love and A. Marshall, Hamilton.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$2,409.24.

Cash received during 1920 from:

Dues	\$14,518 90
Interest and dividends	103 44
Total receipts	<u>\$14,622 34</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$15 00
Officers' salaries and officers' and auditors' fees	430 00
Expenses of annual meeting	21 00
Postage and stationery	25 00
Printing	126 10
All other	3 00
Total expenses of management	<u>\$620 10</u>

(b) Miscellaneous Expenditure

Funeral benefits	1,600 00
Sick benefits	9,218 10
Medical attendance	2,874 94
Hospital	675 00
Total expenditure	<u>\$14,988 14</u>

THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized, 1905; incorporated, May 29th, 1905.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

L. Paul, President	Toronto.
H. Goldberg, Treasurer	Toronto.
N. Romm, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st December, 1920, was 479.

Number of members who died during 1920, none.
Amount of funeral benefits paid during 1920, \$789.75.
Number of members' wives died during 1920, 2.
Amount of funeral benefits paid, \$100.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Forty-four members received sick benefits during 1920, amounting to \$1,842.25.
Number of weeks' sickness experienced during 1920, 215.
Amount paid for medical attendance, \$1,420.56.
Amount of cash standing to credit of the fund, \$6,767.09.

III. Assets.

Cash value of real estate	\$4,844 50
Cash value of bonds	2,000 00
Cash in Union Bank, Toronto	6 317 88
Cash in Imperial Bank, Toronto	3,055 13
Total	<u>\$16,217 51</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made when necessary. Three assessments were made during 1920.
The accounts of the Society were audited every quarter during 1920.
Names and post office addresses of auditors: J. Rumm, A. Levine and S. Berkowitz.
Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.
Amount of bond of Secretary-Treasurer, \$400.00.

VII. Cash Receipts.

Cash balance from 1919, \$7,168.42.

Cash received during 1920 from:

Application fees	\$51 00
Assessments	718 50
Per capita tax and levies	239 50
Dues	7,363 81
Supplies sold	4 70
Donations	58 40
Interest	291 19
Entertainment Committee	1,733 64
Burial ground	279 00
Oil other	186 92
Total	\$10,926 66

VIII. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1920 for:

Registration fee	\$10 00
Managing officers' salaries	527 75
Printing, etc.	207 78
Supplies bought	169 50
Rent, light, heat, etc.	248 00
Premiums for guarantee	37 60
Postage, etc.	192 99
Other management expenses	378 41
Total management expenses	\$1,772 03

(b) Miscellaneous Expenditure

Funeral benefits and expense	889 75
Medical attendance	1,420 56
Sick benefits	1,842 25
Gratuities to distressed members	2,797 48
Total expenditure	\$8,722 07

UNION No. 27 (TORONTO, ONT.,) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, 167 Church Street, Toronto

Organized 18th May, 1869, and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

N. J. Marton, President Toronto
T. McGreevy, Vice-President Toronto.
J. Pamphilon, Secretary-Treasurer Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which is 92.
Number of members of the Society who died during 1920, one.
Total amount of funeral benefits paid during 1920, \$550.00.
One member's wife died and funeral benefits amounting to \$40.00 were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1920—39, amounting to \$1,171.15.
Number of weeks' sickness experienced during 1920, 215.

III. Assets.

Cash on hand	\$106 01
Cash on deposit to Society's credit, not drawn against, in the Home Bank, Toronto	3,625 61
Total	<u>\$3,731 62</u>

IV. Liabilities.—None.

V. Miscellaneous.

Fifty-two assessments were made in 1920.
The books and accounts were audited monthly during 1920.
Names of auditors: T. McGreevy, M. V. Todd and A. McDonald, Toronto.
Books kept by the Society are: Day Book and Ledger.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,772.69.

Cash received during 1920:

Initiation fees	\$62 50
Dues	2,296 40
Assessments	3,633 80
Returned from travelling members	72 60
Interest on dividends	44 49
All other sources	6 45
Total Receipts	\$6,116 24

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Per capita tax for management	\$25 38
Registration fee	3 00
Expenses of annual meeting	147 90
Supplies bought	1 54
Returned assessments	2 50
Rent, fuel, light and taxes	99 75
Salaries, officers' and auditors' fees	433 20
Printing, stationery and advertising	112 95
Postage, telegrams and express	17 50
Total expenses of management	\$843 72

(b) Miscellaneous Expenditure

Per capita tax and levies	1,342 94
Funeral Benefits	40 00
Benefits to widows and orphans	550 00
Out of work benefits	41 50
Sick benefits	1 171 15
Loans to travelling members	163 00
Total expenditure	\$4,157 31

LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Toronto, Ontario.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at the 31st December, 1920. were as follows:

Mrs. D. Alton, Grand Mistress.....	Edmonton, Alta.
Mrs. Robert Gordon, Grand Secretary	Toronto, Ont.
Mrs. W. J. Kissick, Grand Treasurer	Ottawa, Ont.

I. Funeral Benefits.—None.

Sick benefits are undertaken by the subordinate lodges, with a membership of 5,500.
No member died during 1920, no funeral benefits were paid.

II. Sick Benefits.

Optional with primary lodge.

III. Assets.

	Supreme Body
Cash in Dominion Bank, Ottawa	\$1,917 79
Total assets	<u>\$1,917 79</u>

IV. Liabilities.—No Information.

V. Miscellaneous.

The books were audited April 30, 1920.
Names and addresses of auditors of accounts of 1920: H. Lovelock and Wm. Lee, Toronto.
Amount of bond, Secretary, \$500.00.
Amount of bond, Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1919, \$2,069.88.	Grand Lodge
Cash received during 1920 from:	
Per capita tax and levies	\$1,655 40
Charter fees	498 00
Supplies sold	1,033 25
Interest	59 85
All other	62 25
Total receipts	<u>\$3,308 75</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

	Grand Lodge
Cash paid during 1920 for:	
Charter fees	\$132 00
Commission	525 65
Travelling expenses and grant	791 75
Expenses of annual meeting	17 00
Registration fee	25 00
Supplies bought	903 34
Postage, telegrams and expenses	328 48
Salaries	500 00
Clerk hire	25 00
Printing	57 62
Premiums for guarantee of lodge officers	5 00
All other	150 00
Total expenses of management	<u>\$3,460 84</u>

(b) Miscellaneous Expenditure.—None

THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, 193-197 Yonge Street, Toronto, Ontario

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Wm. Benney, President	Toronto.
W. Thomas, Vice-President	Toronto.
C. Woodburn, Treasurer	Toronto.
Thomas H. Kirk, Secretary	Toronto.

Directors.

R. Burbridge	West Toronto.
G. Grundler	West Toronto.
H. Leahy	West Toronto.
A. Bull	West Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 171.

Number of members who died in 1920, 1.

Funeral benefits paid in 1920, \$50.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1920, 21.

Amount of sick benefits paid during 1920, \$340.00.

Number of weeks' sickness experienced in 1920, 74.

Total amount to credit of General Fund, from which all claims are paid, \$599.19.

III. Assets.

Cash on deposit in Bank of Hamilton, West Toronto	\$599 19
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IV. Liabilities.—None.

V. Miscellaneous.

Dues are collected once a month.

The Society's accounts for 1920 were audited on January 28th, 1921.

No changes were made during 1919 in the organization and management and the constitution and rules of the Society in relation to benefits.

Names of auditors of accounts for 1920: F. Kamm and F. Mably, West Toronto.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$316.88.

Cash received during 1920:

Dues	\$688 00
Interest	12 31
Total receipts	<u>\$700 31</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Salaries, officers' and auditors' fees	25 00
Total expenses of management	<u>\$28 00</u>

(b) Miscellaneous Expenditure

Funeral benefits	50 00
Sick benefits	340 00
Total expenditure	<u>\$418 00</u>

GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Joseph Sauriol, President	Toronto.
L. R. Archambault, Secretary	Toronto.
Louis Dubois, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 37.

Number of members who died during 1920, none.

Amount paid for funeral benefits during 1920, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1920, 5.

Amount paid for sick benefits during 1920, \$76.67.

Number of weeks' sickness experienced in 1920, 14 4/7.

Amount paid for medical attendance, \$8.00.

Total amount of cash standing to the credit of the Sick Benefit Fund, \$919.60.

III. Assets.

Cash on hand	\$109 16
Cash in Home Bank of Canada	819 93
Total	<u>\$929 09</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Fifty-two assessments were made during 1920, payable weekly.

The Society's accounts were audited in 1920.

Names and addresses of the auditors of accounts for 1920: John J. Brady, and W. G. Kamm.
Toronto.

Books kept by the Society: Roll Book, Cash Book, Minute Book and Bank Book.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$840.60.

Cash received during 1920:

Dues	\$197 95
Interest	21 21
Doctor's fees	8 00
Total receipts	\$227 16

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee	\$3 00
Officers' salaries (Secretary and Treasurer)	48 00
Law costs	3 00
Total expenses of management	\$54 00

(b) Miscellaneous Expenditure.

Sick benefits	76 67
Medical attendance	8 00
Total expenditure	\$138 67

**UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Hamilton, Ont.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. Russell, President	Hamilton.
E. Jennings, Financial Secretary	Hamilton.
W. H. Crawford, Treasurer	Hamilton.
J. Breheney, Recording Secretary	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Union; membership, 150.

Number of members who died in 1920, 4.

Funeral benefits paid in respect of deceased members, \$1,970.00.

Three members' wives died and \$120.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1920, 55.

Total amount of sick benefits paid during 1920, \$1,272.55.

Number of weeks' sickness experienced in 1920, 212.

III. Assets.

Cash on hand	\$183 46
Cash in Bank of Hamilton	4,674 74
Total	<u>\$4,858 20</u>

IV. Liabilities.—None.

V. Miscellaneous.

Three assessments were made during 1920.

The Society's accounts were audited monthly during 1920.

The books kept are Day Book and Ledger.

Names and post office addresses of the auditors for 1920: J. Russell and Wm. Crawford.
Hamilton.

Certain changes were made in the constitution in 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended). \$915.44.

Cash received during 1920 from:

Initiation fees	\$25 00
Dues	2,879 50
Assessments	4,472 30
Per capita tax and levies	1,250 00
Interest	19 91
All other sources	77 50

Total receipts	<u>\$8,724 21</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Rent, etc.	120 00
Per capita tax	12 00
Printing, etc.	17 73
Managing officers' salaries and officers' and auditors' fees	956 62

Total expenses of management	<u>\$1,109 35</u>
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(b) Miscellaneous Expenditure.

Per capita tax or levies	9 00
Sick benefits	1,272 55
Funeral benefits	1,970 00
Gratuities to distressed members	30 20
Other expenditure	390 35

Total expenditure	<u><u>\$4,781 45</u></u>
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THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 205 Leslie Street, Toronto.

Organized 9th January, and incorporated in Ontario, 25th July, 1895

The Executive Officers of the Society at the 31st December, 1920, were as follows:

F. G. Reynolds, Grand President	Hamilton.
Robert Scollard, Grand Secretary	Toronto.
J. H. Barber, Grand Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1920, was 166.

Number of members who died during 1920, 6.

Total amount of funeral benefits paid during 1920. \$400.00.

Total cash standing to credit of Funeral Fund at 31st December, 1920. \$1,349.00.

II. Sick Benefits.

Sick benefits are undertaken by the Subordinate branches.

Number of members who received sick benefits during 1920, 19.

Total amount of benefits paid in 1920, \$272.00.

Number of weeks' sickness experienced in 1920, 72.

Total amount paid for medical attendance during 1920, \$191.25.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1920, \$572.59.

III. Assets.

	Grand Body.	Subordinate Bodies.
Actual cash in Treasurer's hands, December 31st, 1920 .....	.....	\$44 00
Cash in Dominion Bank	\$914 75	.....
Cash in Home Bank, Toronto	531 95	288 23
Cash in Bank of Hamilton, Hamilton		240 36
Furniture, supplies, etc., (\$700.00).		

Total assets	\$1,446 70	\$572 59
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IV. Liabilities.—\$200.00

V. Miscellaneous.

Four assessments were made during the year 1920, payable on the 1st January, April, July and October, and one special assessment.

The books were duly audited for 1920, quarterly.

The following books of record are kept: Minute Book, Cash Book and Ledger.

During 1920 no changes were made in the Constitution.

Names and addresses of the auditors for 1920 were C. J. O'Brien, Toronto, and V. Best, Hamilton.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$2,047.23.

Cash received during 1920 from:

	Grand Body.	Subordinate Bodies.
Dues		\$815 55
Initiation fees		11 60
Per capita tax	\$23 80	26 95
Assessments	280 00	199 40
Supplies sold	4 80	
Interest	42 96	13 33
All other sources		120 10
Total	\$351 56	\$1,186 93

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Per capita tax for management.....		\$23 80
Supplies bought		4 80
Registration fee	\$3 00	
Rent, light, heat and taxes		148 55
Salaries	54 00	48 00
Printing, stationery and postage	5 00	14 93
Total expenses of management	\$62 00	\$240 08

(b) Miscellaneous Expenditure.

Assessment to Grand Branch		280 00
Funeral benefits	400 00	
Gratuities		32 70
Sick Benefits		272 00
Medical attendance		191 25
Other expenditure		88 40
Totals	\$462 00	\$1,104 43

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1920

Head Office, Toronto

Organized 2nd January, 1898, and incorporated in Ontario, 3rd March, 1903

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. Robertson, President	Toronto
J. L. Rouse, Vice-President	Toronto
John E. Lamb, Secretary	Toronto
Albert Burton, Treasurer	Toronto

II. Sick Benefits.

The total membership of the Society at 31st December, 1920, 78

Sick benefits are undertaken by the Society. Nineteen members received sick benefits during 1920.

Total amount of benefits paid in 1920, in respect of sick members, \$281.21.

Number of weeks' sickness experienced, 81.

Total amount standing to credit of Sick Fund, \$78.89.

III. Assets.

Victory War Loan	\$250 00
Cash on hand	21 82
Cash in Bank of Commerce, 31st December, 1920	57 07
Total assets	<u>\$328 89</u>

IV. Liabilities:—None.**V. Miscellaneous.**

Payments are made monthly.

The Society's books were audited for 1920 on January 12th, 1921.

Names and addresses of auditors for 1920 were as follows: A. Smyth and J. Mohan, Toronto.

Books of record kept by the Society are: Secretary's Cash Book, Membership Roll, Order on Treasurer and Treasurer's Cash Book.

No changes were made in the Constitution during 1920.

VII. Cash Receipts.

Cash balance, 31st December, 1919, \$167.22.

Cash received during 1920 from:

Application fees	\$ 9 00
Dues	125 40
Donation	100 00
Interest	15 95

Total receipts	<u>\$250 35</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for;

Registration fee	\$3 00
Expenses of annual meeting	2 00
Postage	37

Total expenses of management	\$5 37
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(b) Miscellaneous Expenditure

Sick benefits	\$281 21
Expenditure other than foregoing	52 10

Total expenditure	<u>\$338 68</u>
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GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

Annual Statement for the Year Ending 31st December, 1920

Head Office, Hamilton, Ont.

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

D. S. Kauffman, Noble Master	Hamilton
J. Freedman, Financial and Recording Secretary	Hamilton
S. Wright, Treasurer	Hamilton

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1920, was 128.

Number of members who died in 1920, none.

Number of members' wives died in 1920, 1.

Amount paid for funeral benefits during 1920, for members' wives, \$75.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of persons who received sick benefits during 1920, 27.

Amount of sick benefits paid during 1920, \$315.00.

Number of weeks' sickness, 53.

Amount paid for medical attendance, \$123.75.

III. Assets.

Cash value of real estate	\$2,000 00
Cash value of bonds	700 00
Cash on deposit to Society's credit, not drawn against, in the Royal Bank.....	1,598 24
Other assets	300 00
Total assets	<u>\$4,598 24</u>

IV. Liabilities.—None.**V. Miscellaneous.**

One assessment was made during 1920.

No changes were made in the constitution and rules during the year 1920.

Books kept by the Society: Ledger, etc.

The books of the Society were audited, August 25th, 1920, and January 31st, 1921. Names of auditors: Kauffman, J. Kappholz, S. Lipschit and S. Pollock, Hamilton.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,434.60.

Cash received during 1920 from:

Application fees	\$18 00
Initiation fees	39 00
Dues	1,158 58
Assessments	69 50
Degrees and cards	38 00
Supplies sold	10 25
Interest and dividends	78 61
Donations	100 00
Picnic Receipts	84 03

Total receipts	<u>\$1,595 97</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee	\$3 00
Printing, etc.	21 29
Postage	44 30
Salaries	150 00
Rent, etc	57 50
Cemetery Expenses	118 38
All other expenses	96 31

Total	<u>\$490 78</u>
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(b) Miscellaneous Expenditure.

Funeral benefits (burial)	75 00
Sick benefits	315 00
Medical attendance	123 75
Gratuities	50 00
All other expenditure	177 80
Canadian Jewish War Relief	100 00
Ukrainian Fund	100 00

Grant totals	<u><u>\$1,432 33</u></u>
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L'UNION ST. JEAN BAPTISTE, OTTAWA.

Annual Statement for the Year Ending 31st December, 1920

Head Office, Ottawa.

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers of the Society at the 31st Decemebr, 1920, were as follows:

J. Nelson Bigras, President	Ottawa
E. Rene Croteau, Recording Secretary	Ottawa
Joseph Saint-Germain, B.A., Treasurer	Ottawa

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which is 390.

Number of members of the Society who died in 1920, 7.

Total amount of funeral benefits paid in respect of deceased members was \$2,800.00.

Number of members' wives deceased in 1920, 2.

Amount of funeral benefits paid in respect of deceased wives, \$150.00.

Total cash standing to credit of Funeral Fund at 31st December, 1920, \$5,445.12.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1920, 39.

Amount of sick benefits paid in 1920, \$975.70.

Number of weeks' sickness experienced in 1920 244.

III. Assets.

Cash on deposit in La banque Provinciale, Ottawa	\$5,808 50
Actual cash on hand at 31st December, 1920	410 30
Other assets	578 55
Total assets	<u>\$6,797 35</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made monthly, and are payable on the first of month.

The Society's accounts were audited monthly and annually.

The names and addresses of the auditors for 1920 were as follows: A. Lepage, and M. Lorocque, Ottawa.

Books of account kept by the Society are; Ledger and Cash Book.

Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$6,198.61.

Cash received during 1920 from:

Interest and dividends	\$158 14
Per capita tax and levies	4,320 70
Degrees and cards	6 15
Other sources	100 90

Total receipts	\$4,585 89
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Law Costs	\$3 00
Registration fee	3 00
Rent, light, heat and taxes	90 00
Managing officers' salary, etc.	216 40
Printing, stationery, etc.	172 94
Postage, etc.	9 16
Premiums for guarantee of lodge officers	5 00

Total expenses of management	\$499 50
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(b) Miscellaneous Expenditure.

Funeral benefits (members' wives)	150 00
Funeral benefits to members	2,800 00
Sick benefits	975 70
Other expenditure	140 50

Grand totals	\$4,565 70
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THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

Annual Statement for the Year Ending 31st December, 1920

Head Office, Toronto.

Organized, 1887; incorporated, 23rd June 1893.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

G W. Brown, Provincial Grand Master	Toronto
Jno. T. Tilley, Pro. Cor. Secretary	Toronto
G. W. Ball, Treasurer	Toronto

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Body, the membership of which was, at 31st December, 1920, 1,310.

Nine members died during 1920, and \$900.00 benefits were paid.

Eight members' wives died during 1920, and in respect thereof benefits were paid amounting to \$400.00.

Total cash standing to the credit of Funeral Fund, Dec. 31st, 1920, \$5,052.94.

IV. Sick Benefits.

Sick benefits are undertaken by District and Subordinate Lodges.

Number of members who received sick benefits in 1920, 218.

Amount of benefits paid in 1920, in respect of sick members, \$4,012.65.

Number of weeks' sickness experienced in 1920, 967.

Amount paid for medical attendance during 1920, \$1,872.28.

V. Assets.

	District Body.	Subordinate Bodies.
Bonds	\$ 1,486 62	\$11,196 64
Mortgages	15,075 00	16,391 12
Cash on deposit to the Society's credit, not drawn against in the following chartered banks:		
Dominion Bank	5,052 94	.....
In various banks, in various places .....	.....	14,099 75
Total assets	\$ 21,614 56	\$41,687 51

VI. Liabilities. —None.

VII. Miscellaneous.

The Society's books were duly audited for 1920, on 26th July, 1920, and 26th January, 1921.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books, and District Return Sheet.

Names and post office addresses of the auditors for 1920 were as follows: R. G. Broadhurst.

R. Billson, W. C. Cook, Toronto.

Amount of Secretary's bond, \$1,000.00.

Amount of Treasurer's bond, \$1,000.00.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), Grand

Body, \$3 695.62; Subordinate, \$10,184.23.

Cash received during 1920 from:

	District Body.	Subordinate Bodies.	Juvenile Branch.
Juveniles	\$79 88	.....	.....
Initiation fees .....	.....	\$359 00	.....
Dues	2,620 30	12,346 51	\$200 70
Interest	1,166 65	2,043 58	.....
Dues, etc. (sister lodges) .....	.....	3,496 77	.....
Hospital benefits .....	.....	765 66	.....
All other	760 10	2,473 87	.....
Cash received from repayment of loans or invest- ments (not extended), Grand Body, \$1,600.00; Subordinate Bodies, \$9,549.46.	.....	.....	.....
Total receipts	\$4,626 93	\$21,485 39	\$200 70

IX. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1920 for:

Hospital board .....	.....	\$789 95	.....
Per capita tax and levies .....	.....	672 25	.....
Registration fee	\$10 00	.....	.....
Expenses of annual or biennial meeting	31 00	.....	.....
Juveniles	39 90	.....	\$75 76
Supplies bought	412 25	182 02	.....
Travelling expenses	12 00	.....	.....
Rent .....	.....	711 75	.....
Officers' salaries	475 76	856 95	.....
Printing	214 58	61 13	.....
Postage, telegrams and express	54 19	299 27	.....
Premium for guarantee of lodge officers	10 00	35 35	.....
Insurance .....	.....	19 02	.....
All other	530 69	1,245 46	.....
Total expenses of management	\$1,790 37	\$4,873 15	\$75 76

(b) Miscellaneous Expenditure

Funeral benefits	1,300 00	3 221 75	.....
Sick benefits .....	.....	3,743 51	39 90
Gratuities .....	.....	144 23	.....
Sister lodges .....	.....	3,487 19	.....
Medical attendance .....	.....	1,872 28	.....
All other expenditure	229 24	2 16	.....
Benefits to widows and orphans	50 00	.....	.....
For investment (not extended), Grand Body, \$3,000.00; Subordinate Bodies, \$4,850.00.			

Total expenditure	\$3,369 61	\$17,344 27	\$115 66
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**THE CANADA FURNITURE MANUFACTURERS (LIMITED) EMPLOYEES'
BENEFIT SOCIETY.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Woodstock, Ont.

Organized, 1895; incorporated, 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Chas. Berlett, President	Woodstock.
D. Sutherland, Vice-President	Woodstock.
Robt. A. Scott, Secretary-Treasurer	Woodstock.

I. Funeral Benefits.

Funeral benefits have been discontinued by the Society, the membership of which at 31st December, 1920, was 193.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1920, 27.
 Amount of sick benefits paid during 1920, \$248.00.
 Number of weeks' sickness experienced during 1920, 86 3-7.
 Amount paid for medical attendance, \$467.79.
 Amount of cash standing to credit of fund, \$339.10.

III. Assets.

Canadian Bank of Commerce	\$86 59
Canada Permanent Mortgage Corporation	251 87
All other	64
Total	\$339 10

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
 Number of assessments made during 1920, 12.
 Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.
 The books of the Society were audited 6th January, 1921. Names of auditors: H. L. Coles and R. A. Marsh, Woodstock.

VII. Cash Receipts.

Cash balance from 1919 (not extended). \$417.53.	
Cash received during 1920 from:	
Assessments	\$690 00
Interest	10 62
Total	\$700 62

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$3 00
Postage	90
Salary of Secretary	35 00
Total expenses of management	<u>\$38 90</u>

(b) Miscellaneous Expenditure

Sick benefits	248 00
Medical attendance	467 79
Gratuities	10 00
All other expenditure	15 00
Total expenditure	<u><u>\$779 69</u></u>

CANADIAN ALLIS-CHALMERS, LIMITED, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ont.

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. Ferguson, President	Toronto.
W. J. Hanley, Secretary	Toronto.
James E. Ford, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 718.

Four members died during 1920, and funeral benefits amounting to \$300.00 were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 230.

Total amount of sick benefits paid during 1920, \$3,598.82.

Number of weeks' sickness experienced during 1920, 602.

Amount paid for medical attendance during 1920, \$1,077.00.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1920.
\$1,041.37

III. Assets.

Cash on hand	\$220 91
Cash in Canadian Bank of Commerce	6 34
Cash in Imperial Bank	814 12
 Total	 <u>\$1,041 37</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made semi-monthly.

Twenty-six assessments were made during 1920, and were payable on the 1st and 15th of each month.

The books of the Society were duly audited June 30th and December 31st, 1920.

The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book and Secretary's Order Book.

Names and addresses of auditors of accounts of 1920: H. Hassall, F. Boyes and J. Prain, Toronto.

Certain changes were made during 1920 in the Constitution and Rules in relation to benefits.

Amount of bond of Secretary, \$300.

Amount of bond of Treasurer, \$1,000.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,101.79.

Cash received during 1920 from:

Assessments \$5,451 45

Interest 51 65

Repayment of investment (not extended). \$1,000.

Total \$5,503 10**VIII. Cash Expenditure.***(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee \$10 00

Officers' salaries, etc. 350 70

Supplies bought 7 50

Annual meeting 20 00

Guarantee bonds 13 00

Expenses of management \$401 20*(b) Miscellaneous Expenditure*

Funeral benefits 300 00

Sick and accident benefits 3,598 82

Medical attendance 1,077 00

Hospital 186 50

Grand totals \$5,563 52

**GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO
LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto

Incorporated 14th June, 1901.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. W. Patterson, President	Toronto.
E. Woodall, Vice-President	Toronto.
S. Wrathall, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1920, was 1,152.

Three members died during 1920, and \$150.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 320.

Total amount of sick benefits paid during 1920, \$3,200.00.

Number of weeks' sickness experienced during 1920, 640.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1920.
\$1,620.45.

III. Assets.

Victory Bond	\$1,000 00
Cash in Treasurer's hands	13 95
Cash in Merchants Bank	606 50
Total assets	<u>\$1,620 45</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Twelve such assessments were made during 1920.

The accounts of the Society were duly audited in January and July, 1920.

Names and addresses of auditors for 1920: J. Severs, W. Smith, and G. E. Woodall, Toronto.

No changes were made in the Constitution during 1920.

Amount of bond of Secretary-Treasurer, \$200.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,572.19.

Cash received during 1920 from:

Dues	\$3,456 31
Interest	64 80

Total receipts	<u>\$3,521 11</u>
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VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Charter fees	\$2 00
Postage, etc.	4 85
Registration fee	10 00
Travelling expenses	4 00
Officers' salaries	100 00
Premium for guarantee of lodge officer	2 00

\$122 85*(b) Miscellaneous Expenditure*

Funeral benefits	150 00
Sick benefits	3,200 00

Total expenditure	<u>\$3,472 85</u>
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HAMILTON LODGE No. 25, THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Hamilton, Ont.

Organized 20th February, 1907; incorporated in Ontario 26th February, 1907.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

F. E. Baldassari, President Hamilton
H. C. Stroud, Recording Secretary Hamilton
William Stroud, Treasurer Hamilton

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 60.
No member died during 1920 and no funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 9.
Total amount of sick benefits paid during 1920, \$105.00.
Number of weeks' sickness experienced during 1920, 21.
Amount paid for medical attendance during 1920, \$79.12.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1920,
\$2,035.85.

III. Assets.

Cash value of mortgage	\$300 00
Cash in Molsons Bank, 31st December, 1920	2,035 85
Cash in Dominion Bank, 31st December, 1920	23 14
Total assets	<u>\$2,358 99</u>

IV. Liabilities. None.

V. Miscellaneous.

Assessments are made monthly, and are payable 1st of each month. Twelve assessments were made during 1920.
The books of the Society were duly audited January 6th, 1921.
The following books of record are kept: Cash Book and Ledger.
Name and address of auditor of accounts of 1920: W. James, Hamilton.
No changes were made during 1920, in the Constitution and Rules in relation to benefits.
Amount of bond of Treasurer, \$1,500.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,086.34.

Cash received during 1920 from:

Application fees	\$105 00
Dues	327 25
Fines	3 00
Supplies sold	9 90
Interest	84 25
All other	197 75

Cash received from repayment of loan (not extended), \$600.00.

Total	<u>\$727 15</u>
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VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$3 00
Rent, light and heat	35 00
Printing, etc.	36 88
Salaries	60 00
Postage, etc.	5 00

Expenses of management	<u>\$139 88</u>
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(b) Miscellaneous Expenditure

Per capita tax	28 00
Sick Benefits	105 00
Medical attendance	79 12
All other	2 50

Total expenditure	<u>\$354 50</u>
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THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, 472 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

D. Romanelli, President	Toronto.
S. Y. Meredith, Recording Secretary	Toronto
James Lydon, Treasurer	Toronto.
Dan Pierce,)	
T. Hutchinson.)	Finance Committee
Chas. Horsewell.)	Toronto.

I. Funeral Benefits.

Total membership of Society, 160.
Number of members who died during 1920, none.
Amount of funeral benefits paid during 1920, nil.
Amount standing to credit of fund, \$20,116.58.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1920, 14.
Total amount of sick benefits paid during the year, 1920, \$408.00.
Number of weeks' sickness experienced, 68.
Medical attendance, \$240.00.
Amount of cash standing to credit of Sick Benefit Fund, \$441.92.

III. Assets.

Bonds, debentures	\$19,500 00
Cash on hand, as per auditor's statement	333 59
Bank of Commerce, Toronto	463 10
Canada Permanent Mortgage Corporation	616 58
Totals	<u>\$20,913 27</u>

IV. Liabilities. —None.

V. Miscellaneous.

The Society's accounts were duly audited in March, June, September and December, 1920.
Auditor for the year: A. L. Reid, Toronto.
No changes were made in the Constitution and By-laws during 1920.
Books of account kept by the Association are: Blotter and Ledger.
Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,101.17.

Cash received during 1920 from:

Application, initiation fees and dues	\$1,708 50
Supplies sold	6 25
Interest and dividends	919 48

Total receipts	<u>\$2,634 23</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Per capita tax or levies	\$81 00
Registration	3 00
Supplies bought	126 30
Rent, light, heat and taxes	36 00
Salaries, officers' and auditors' fees	213 00
Postage, etc.	12 00
Premium for guarantee of lodge officer	5 00
All other	89 28

Total expenses of management	<u>\$565 58</u>
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(b) Miscellaneous Expenditure.

Sick benefits	408 00
Medical attendance	240 00
Gratuities	108 55

Total expenditure	<u>\$1,322 13</u>
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TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto.

Incorporated 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

S. Samuels, President	Toronto.
I. Brutstein, Vice-President	Toronto.
S. Hyman, Treasurer	Toronto.
D. Pullan, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 225.

Two members died during 1920, and funeral benefits were paid amounting to \$345.00.

Amount of funeral benefits paid in respect of members' wives and children during 1920, \$60.00.

Total cash standing to credit of Sick and Funeral Fund, \$2,579.04.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 28.

Amount paid for sick benefits during 1920, \$486.00.

Number of weeks' sickness experienced during 1920, 81.

Amount paid for medical attendance during 1920, \$1,002.74.

III. Assets.

Cash value of real estate	\$5,100 00
Cash value of mortgages	1,700 00
Cash value of bonds	1,000 00
Cash in hands of Treasurer	300 62
Cash on deposit in Bank of Nova Scotia, Toronto	2,278 42
Total assets	<u>\$10,379 04</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are paid not more than once a year.

The Society's accounts were duly audited in November 20, 1920.

Books of record kept by the Society are: Cash Book, Ledger and Record Book.

The auditors of accounts of 1920 were: K. Jaffey and P. Rosenthal, Toronto.

No changes were made during 1920 in the organization, management, Constitution and Rules of the Society in relation to benefits.

Amount of bond of Treasurer, \$25.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$3,003.69.

Cash received during 1920 from:

Application fees	\$40 00
Initiation fees	49 00
Dues, doctors' fees	2,673 45
Interest	229 69
Cemetery	876 00
Other sources	84 40
Total receipts	\$3,952 54

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Rent, light and heat	50 00
Officers' salaries	230 00
Printing, stationery, etc.	134 70
Postage, 'phones, telegrams and express	60 40
Relief Fund	171 85
Hospital Fund	216 75
Charity	125 00
Cemetery Board	876 00
All other	565 75
Total expenses of management	\$2,433 45

(b) Miscellaneous Expenditure.

Funeral benefits	405 00
Sick benefits	486 00
Medical attendance	1,002 74
Gratuities	50 00
Total expenditure	\$4,377 19

EVENING TELEGRAM EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ont.

Organized in May, 1912; incorporated in Ontario, 24th September, 1912.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

E. G. Smith, President	Toronto
Chas. Ford, Vice-President	Toronto.
T. Hopmans, Secretary	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 116.

Number of members who died during 1920, one.

Amount paid for funeral benefits, \$100.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1920, 28.

Amount of benefits paid during 1920, \$350.00.

Number of weeks' sickness experienced in 1920, 70.

Total amount of credit of Sick Benefit Fund, \$716.30.

III. Assets.

Cash on hand	\$71 10
Cash in Dominion Bank	645 20
Total	<u>\$716 30</u>

IV. Liabilities.—None.

V. Miscellaneous.

Number of assessments made during 1920, 39.

The books of the Society were duly audited January 3rd, 1921.

Names and addresses of auditors of accounts of 1920: Wm. Steep and W. R. West, Toronto.

Amount of bond of Secretary-Treasurer, \$1,000.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$725.70.

Cash received during 1920 from:

Dues	\$470 80
Initiation fees	6 00
Interest	65 85

Total receipts	<u>\$542 65</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee	\$3 00
Expenses of annual meeting	19 50
Travelling expenses	2 00
Officers' salaries	50 00
Premiums for guarantee of officers	5 00
Rent, light, etc.	3 00
Supplies bought	1 90
Total expenses of management	\$84 40

(b) Miscellaneous Expenditure.

Funeral Benefits	100 00
Sick Benefits	350 00
Other expenditure	17 65
Total	\$552 05

LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA. SANTISSIMA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto.

Organized, March, 1904; incorporated in Ontario, 14th March, 1904.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

P. Manganelli, President	Toronto.
G. Frasca, Vice-President	Toronto
L. Frasca, Treasurer	Toronto.
F. Errico, Secretary	Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.

The membership at 31st December, 1920. 14.

Number of members who died during 1920. none.

Total amounts paid for funeral benefits. nil.

II. Sick Benefits. None.

III. Assets.

Cash in deposit in Bank of Montreal, Toronto	\$471 72
Total assets	<u>\$471 72</u>

IV. Liabilities. -None.

V. Miscellaneous.

The books of the Society were audited during 1920.

Name of auditor: F. Errico.

No changes were made during 1920 in the organization or management or in the constitution or rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1920 (not extended), \$433.29.	
Cash received during 1920 from:	
Dues	\$27 95
Interest	13 48
Total receipts	<u>\$41 43</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:	
Registration fee	\$3 00
Total management expenses	<u>\$3 00</u>

(b) Miscellaneous Expenditure, None.

DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, 9 Ellerbeck Ave., Toronto, Ont.

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Millie Lee, Grand President	Hamilton.
Margaret Farrants, Grand Vice-President	Hamilton.
Emma Clark, Grand Past President	Toronto.
Frank H. R. Renell, Grand Treasurer	Toronto.
Leonard Cross, Grand Secretary	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge; total membership, 3,451.

Number of members of the Society who died during 1920, 16.

Amount of funeral benefits paid during 1920, \$770.00.

Total cash standing to credit of Funeral Fund, 31st December, 1920, \$13,999.65.

II. Sick Benefits.

Sick benefits are undertaken by the Subordinate Lodges .

Number of members who received sick benefits in 1920: Subordinate Bodies, 340. Juvenile Branch, 26.

Total amount of benefits paid during 1920: Subordinate Bodies. \$1,809.90. Juvenile Branch. \$72.50. Total, \$1,882.42.

Number of weeks' sickness experienced in 1920: By Subordinate Bodies, 694; Juvenile Branch, 29.

Amount paid for medical attendance during 1920: Subordinate Bodies. \$3,387.00: Juvenile Branch, \$280.60.

Total amount cash standing to credit of Sick Benefit Fund at 31st December. 1920: Subordinate, \$18,780.80; Juvenile, \$1,672.11.

IV. Assets.

Cash value of bonds	\$5,000 00
Cash value of mortgages	3,350 00
Actual cash on hand	1,716 98
Cash on deposit, not drawn against, in various Banks	8,239 79
All other assets	510 69
Subordinates, \$24,993.60; Juvenile, \$1,717.88.	

Total assets	\$18,817 46
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V. Liabilities.—None.

VI. Miscellaneous.

Payments for the purpose of Funeral Benefits were made quarterly during 1920.

Four such payments were made during 1920, payable March, June, September, and December.

The Society's books were audited 26th February, 1920.

The following books of record are kept. Cheque Book, Cash Book, Ledgers, and Stock Book.

Names and post office addresses of the auditors for 1920 were as follows: Fanny Lloyd, Toronto; Ida Poulter, Toronto, and E. W. Trump, St. Thomas.

Amount of bond of Grand or Supreme Secretary, \$500.

Amount of bond of Grand or Supreme Treasurer, \$500.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$8,359.32.

Cash received during 1920 from:

	Grand Body	Subordinate Bodies.	Juvenile Branches.
Dues		\$11,450 93	\$679 31
Application fees	\$209 70	170 00	
Initiation fees		409 50	33 20
Assessments	1,143 59		
Per capita tax	1,095 58		
Supplies sold	819 16		
Interest and dividends	659 10	592 60	61 90
Premium for guarantee of lodge officers	177 78		
Received from investments (not extended), \$50.00.....	\$4,104 91	\$12 623 03	\$774 41

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Per capita tax		\$1,095 58	
Commission	\$97 51		
Registration fee	15 00	203 00	\$6 70
Supplies bought	783 03	781 47	36 79
Travelling expenses	22 30		
Rent, etc.		1,822 90	101 00
Salaries, auditors' and officers' fees	559 00	1,089 20	93 90
Postage, telegrams and express	123 92	327 69	68 70
Printing, stationery and advertising	40 85	63 00	
Premium for guarantee of lodge officers	3 00	149 31	28 47
Expenses of annual meeting.....	142 85		
Total expenses of management	\$1,787 46	\$5,532 15	\$335 56

(b) Miscellaneous Expenditure

Funeral benefits	770 00	1,098 45	45 01
Sick benefits		1,809 90	72 50
Medical attendance		3,387 00	280 60
Totals	\$2,557 46	\$11,827 50	\$733 70

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario, 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Geo. Burch, President St. Catharines.
 John Herod, Vice-President Thorold.
 H. J. Johnston, Secretary-Treasurer St. Catharines.

II. Movement in Insurance Certificates.

(b) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number	Amount
Contracts in force 31st December, 1919.....	203	\$ 20,300 00
Add contracts taken during 1920, new or renewed.....	22	2,200 00
Gross number and amount of contracts on foot at any time during 1920	225	22,500 00
	Number	Amount
Deductions :		
Contracts matured in 1920.....	2	\$ 200 00
Contracts lapsed in 1920.....	1	100 00
Total deductions extended.....	3	300 00
Net contracts on foot 31st December, 1919	222	22,200 00

V. Assets.

Cash on deposit in Security Loan and Savings Co., St. Catharines \$185 37

VI. Liabilities.—None.

VII. Miscellaneous.

Assessments for purpose of life insurance certificates are made when found necessary.

One assessment was made during 1920.

The accounts of the Society were audited February 9th, 1921.

Books of record or account kept for purposes of insurance certificates are: Cash Book and Register of Members.

Name and post office address of auditor for 1920: J. Colin Blain, St. Catharines.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$36.91.

Cash received during 1920 from:

Assessments	\$415 00
Interest and dividends	8 46
Total receipts	<u>\$423 46</u>

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1920 for:

Commission expenses	\$14 00
Registration fee	3 00
Printing, stationery and advertising	5 00
Managing officers' salaries and officers' and auditors' fees	50 00
Postage, telegrams and express	3 00
Total expenses of management	<u>\$75 00</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims	200 00
Total expenditure	<u><u>\$275 00</u></u>

TRANSPORTATION CLUB OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ont.

Incorporated 12th July, 1917.

The Executive Officers of the Society at the 31st December, 1919, were as follows:

A. M. Adams, President	Toronto
M. Macdonald, Treasurer	Toronto
W. A. Gray, Secretary	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 141.

Number of members who died during 1920, one.

Amount of funeral benefits paid during 1920, nil.

Cash to credit of fund at 31st December, 1920, \$530.85.

II. Sick Benefits.—None.

III. Assets.

Cash in Merchants Bank, Toronto	\$539 95
Total assets	<u>\$539 95</u>

IV. Liabilities.—\$100.00

V. Miscellaneous.

One assessment was made during 1920.

The accounts of the Society were duly audited December 7th, 1920.

Names and addresses of the auditors for the year 1920. F. R. Caldwell and W. J. Hotrum.
Toronto.

Books kept by Society; Ledger, Cash Book, and Day Book.

No changes were made in the Constitution and By-laws of the Society.

Bond of Treasurer, \$1,000.00.

VI. Cash Receipts.

Cash balance (not extended), \$451.39.

Cash received during 1920 from:

Application fees	\$64 00
Dues	866 00
Interest	18 54
All other sources	94 00

Total receipts	<u>\$1,042 54</u>
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VII. Cash Expenditure.

(a) Expenses of Management.

Registration fee	\$3 00
Expenses of annual meeting and outing	814 08
Travelling expenses	54 00
Printing, stationery and advertising	52 30
Postage, telephones, telegrams and express	25 60
Guarantee premiums	5 00
Total expenses of management	<u>\$953 98</u>

SONS OF POLAND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ont.

Organized 20th April, 1907; incorporated in Ontario 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. Wacłowski, President	Toronto
A. Podsiadto, Vice-President	Toronto
C. Sanocki, Rec. Secretary	Toronto
J. Panikowski, Fin. Secretary	Toronto
S. Napłoszcyc, Treasurer	Toronto

I. and II. Sick and Funeral Benefits.

Sick and funeral benefits are undertaken by the Society, with a total membership of 73.
Number of members who received sick benefits, 17.
Total amount paid for sick benefits in 1920, \$230.00.
Number of weeks' sickness experienced in 1920, 46.
Amount paid for medical attendance for 1920, \$47.50.
Balance to credit of fund, 31st December, 1920, \$864.86.

III. Assets.

Cash value of Bonds	\$115 00
Cash standing to credit in Home Bank, 31st December, 1920	749 86
Total assets	<u>\$864 86</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
Twelve assessments were made during 1920, and are payable third Saturday in each month.
Books were audited quarterly during 1920.
Names and addresses of auditors for the year 1920, M. Yaworski, K. Fajar and R. Spryugiel-ski, Toronto.
No changes were made in the Constitution during 1920.

VII. Cash Receipts.

Cash balance from 1919, \$841.12.

Cash received during 1920 from:

Interest	\$10 79
Initiation fees	24 50
Supplies sold	60 19
Donations	28 40
Dues	352 75
Degrees and cards	4 90
All other sources.....	194 38
Totals	<u>\$675 91</u>

IX. Cash Expenditures.

(a) Expenses of Management

Cash paid during 1920 for:

Commission and organization expenses	\$16 13
Registration fee	3 00
Supplies bought	110 00
Expenses of annual meeting	6 00
Rent, etc.	57 50
Salary of Recording Secretary	12 00
Printing	23 00
Postage	7 04
Expenses of management	<u>\$234 67</u>

(b) Miscellaneous Expenditure

Sick benefits	230 00
Medical attendance	47 50
Gratuities	15 00
Polish Red Cross Society	125 00
Total expenditure	<u>\$652 17</u>

ST. JOSEPH LITHUANIAN BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ont.

Organized 24th February, 1907, and incorporated in Ontario 11th July, 1908.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. Vasilauskas, President	Toronto
F. Regina, Vice-President	Toronto.
A. Morkis, Recording Secretary	Toronto.
M. Rudywiczius, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 25.

One member died during 1920. Amount of funeral benefits paid during 1920. \$100.00.

Cash standing to credit of Funeral Fund at 31st December, 1920. \$860.15.

II. Sick Benefits.

Sick benefits are undertaken by the Society. Seven members received sick benefits during 1920.

Number of weeks' sickness experienced during 1920, 14.

Sick benefits amounting to \$96.00 were paid.

III. Assets.

Cash on hand	\$53 37
Cash in Royal Bank of Canada	806 78
Total assets	<u>\$860 15</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, payable each month.

The Society's accounts were audited 1st January, 1921.

The books of record kept are a Ledger, Minute and Cash Book.

Names and addresses of the auditors for 1920: J. Klinaviczius and J. Burinskas. Toronto.

Bond of Treasurer, \$100.00.

VII. Cash Receipts

Cash balance from 1919 (not extended). \$858.89.

Cash received during 1920 from:

Initiation fees	\$15 00
Dues	142 50
Assessments	\$29 30
Fines	75
Supplies sold	9 25
Donation	9 80
Interest	25 03
All other	57 42

Total receipts	<u>\$289 05</u>
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VIII. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1920 for:

Registration fee	\$3 00
Rent, light, heat and taxes	22 50
Travelling expenses	9 05
Salaries	16 75
Interest	3 00
Postage, etc.	3 44
Printing, etc.	34 05

Total expenses of management	<u>\$91 79</u>
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(b) Miscellaneous Expenditure

Funeral Benefits	100 00
Sick benefits	96 00

Total expenditure	<u>\$287 79</u>
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THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ont.

Incorporated in Ontario 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. F. Holohan, President	Toronto
Mrs. C. Harrington, Secretary	Toronto
J. C. Kidd, Assistant Secretary	Toronto

III. Funeral Benefits.

Funeral benefits are undertaken by Subordinate and auxiliary branches of the Society; total membership, 66.

Number of members of the Society who died during 1920, none.

Amount of funeral benefits paid during 1920, nil.

Cash to credit of Funeral Fund, \$400.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Grand, Subordinate and auxiliary branches of the Society.

Number of members who received sick benefits during 1920: Subordinate, Auxiliary, 12.

Total amount of benefits paid during 1920: Subordinate, \$175.00.

Number of weeks' sickness experienced in 1920: Subordinate, 35.

Amount paid for medical attendance in 1920: Subordinate, \$95.21.

V. Assets.

Cash in Home Bank, Toronto	\$612 12
Total	<u>\$612 12</u>

VI. Liabilities. —No information.

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1920, one case.

Twelve assessments were made during the year.

The Society's accounts were duly audited September and December, 1920.

Names and post office addresses of the auditors for 1920: J. C. Kidd and J. J. Harrington, Toronto.

Number of members in Ontario at 31st December, 1920, 66.

Number of members in Ontario who died during 1920, none.

Amount of death benefits paid to Ontario members during 1920, nil.

Certain changes were made in the constitution during 1920.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$564.49.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash received during 1920 from:			
Dues		\$413 04	
Assessments	\$270 40		
Interest and dividends	14 00	3 82	
All other	100 00		
Total receipts	\$384 40	\$416 86	

IX. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1920 for:

Registration fee	\$3 00		
Rent, light, heat and taxes	162 82		
Officers' salaries	27 00		
Printing	15 30		
Postage, etc.	1 60	\$1 70	
Total expenses of management	\$209 72	\$1 70	

(b) Miscellaneous Expenditure.

Per capita tax		270 40	
Sick benefits	175 00		
Medical attendance	95 21		
All other		1 60	
Total expenditure	\$479 93	\$273 70	

SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF THE SONS OF TEMPERANCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Aurora, Ont.

Incorporated in Ontario 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Fred. C Ward, President	Toronto.
A. L. Pascoe, Vice- President	Solina.
J. J. Walton, Secretary	Aurora.

I. Funeral Benefits.

Number of members who died during 1920, none.

Total amount of funeral benefits paid, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 9.

Number of members of the Society who received sick benefits during 1920, 1.

Total amount of benefits paid in 1920, \$6.00.

Number of weeks' sickness experienced in 1920, 2.

Total amount of cash standing to credit of Sick Fund at 31st December, 1920, \$1,292.49.

III. Assets.

Cash value of bonds, debentures, etc.	\$1,190 00
Cash in Bank of Montreal, Aurora	102 49
Total assets	<u>\$1,292 49</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly. Twelve such assessments were made in 1920.

The Society's accounts were duly audited in 1920.

The books of record kept are a Ledger, Minute and Cash Book.

VII. Cash Receipts.

Cash balance, 31st December, 1919, \$199.91.

Cash received during 1920, from:

Assessments	\$70 33
Interest and dividends	44 75

Total receipts	<u>\$115 08</u>
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VIII. Cash Expenditure.

(a) *Expenses of Management.*

Registration fee	\$3 00
Sick benefits	6 00
For investments (not extended), \$203.50.	
Total expenditure	\$9 00

SOCIETA' FIGLI DI MUTUO SOCCORSO ST. ANTONIO DI OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Ottawa, Ont.

Organized 27th June, 1907; incorporated in Ontario 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1920. were as follows:

L. Scarcella, President	Ottawa.
Vincenzo Macri, Secretary	Ottawa.
G. Calderone, Treasurer	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 138.
One member died in 1920, and \$120.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1920, 20.
Total amount of sick benefits paid during 1920, \$371.17.
Number of weeks' sickness experienced in 1920, 74.

III. Assets.

Actual cash in Bank of Nova Scotia, Ottawa	\$4,035 26
Total assets	<u>\$4,035 26</u>

IV. Liabilities.—None.

V. Miscellaneous.

The books of the Society were duly audited in April, August, September, 1920.
Names and addresses of auditors for 1920: L. Scarcella and N. Storto, Ottawa.
A Day Book. Ledger and Cash Book are kept by the Society.
No changes were made during 1920, in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$2,887.54.
Cash received during 1920 from:

Dues	\$843 50
Supplies sold	62 52
Interest and dividends	74 30
All other sources	362 57
Cash received from investments, (not extended,) \$500.00.	

Total receipts	<u>\$1,347 89</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Rent, etc.	20 00
Salaries	35 00
Supplies bought	65 00
Printing, stationery, etc.	17 00
All other	42 00

Total expenses of management	\$182 00
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(b) Miscellaneous Expenditure.

Funeral benefits	120 00
Sick benefits	371 17
Funeral expenses	27 00

	<u>\$700 00</u>
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HEBREW FRIENDLY SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, Toronto, Ont.

Organized 16th January, 1909, and incorporated 28th May, 1909.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Max Stern, President	Toronto
S. Pulvers, Secretary	Toronto
N. Hoffmann, Treasurer	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 80.

One member died during 1920, and \$25.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 10.

Amount paid for sick benefits, \$299.00.

Number of weeks' sickness experienced, 33.

Amount paid for medical attendance, \$212.22.

Amount of cash to the credit of Sick Benefit Fund, \$899.45.

III. Assets.

Value of real estate	\$800 00
Cash deposited in Dominion Bank	899 45
Total assets	<u>\$1,699 45</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made quarterly.

The Society's accounts were audited quarterly during 1920.

The books of record kept are as follows: Day Book, Cash Book and Ledger.

Names and post office addresses of the auditors of accounts for 1920: H. Stern and F. Zimmerman, Toronto.

No changes were made in regard to sick benefits during 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$878.32.

Cash received during 1920 from:

Application fees	\$8 00
Initiation fees	6 00
Dues	510 06
Per capita tax	113 30
Medical fees	223 58
Interest and Dividends	\$10 80
Total receipts	\$871 74

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Law costs	7 00
Rent	75 00
Printing, stationery, etc.	75 85
Expenses of special meeting	3 50
Managing officers' salaries, etc.	122 00
Postage	28 04
Total management expenses	\$314 39

(b) Miscellaneous Expenditure.

Funeral benefits	25 00
Sick benefits	299 00
Medical attendance	212 22
Total expenditure	\$850 61

ST. ALBERT FRIENDLY SOCIETY (OF RENFREW).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Renfrew, Ont.

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

F. Zywicki, President	Renfrew.
J. Rensik, Vice-President	Renfrew.
F. Cybulski, Recording Secretary	Renfrew.
A. Stubinsky Financial Secretary	Renfrew.
J. Klaman, Treasurer	Renfrew.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 43.

Two members died during 1920, and \$100.00 funeral benefits were paid.

Cash standing to credit of Funeral Benefit Fund, \$974.71.

II. Sick Benefits.

Sick benefits are undertaken by the Society. No members received sick benefits during 1920.

Number of weeks' sickness experienced during 1920, none.

No sick benefits were paid.

III. Assets.

Cash in Merchants Bank, Renfrew	\$974 71
Total assets	<u>\$974 71</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.

The Society's accounts were audited January 22nd, 1921.

The books of record are Cash Book, Ledger, Minute and Endowment Register.

Names and addresses of the auditors for 1920: A. M. Zgwicki and P. Klaman, Renfrew.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$938.50.

Cash received during 1920 from:

Assessments (special)	16 70
Dues	122 75
Arrears	21 45
Interest and dividends	28 66
Badges, etc.	2 00
Total receipts	\$191 56

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$3 00
Rent	20 00
Salaries	11 20
Postage, etc.	1 0
All other	15 1 95
Total expenses of management	\$50 35

(b) Miscellaneous Expenditure

Funeral benefits	100 00
All other expenditure	5 00
Grand total	\$155 35

THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized 24th July, 1905; incorporated, 28th February, 1906.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. Layefsky, President	Toronto.
S. Wolsey, Vice-Chairman	Toronto.
H. Rosenberg, Secretary	Toronto.
M. S. Pozen, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st December, 1920, was 221.

Number of members who died during 1920, 2.

Amount of funeral benefits paid, \$135.00.

Cash standing to credit of Funeral Fund, \$955.20.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Fifty-two members received sick benefits during 1921, amounting to \$1,348.00.

Number of weeks' sickness experienced during 1920, 184.

Amount paid for medical attendance, \$614.20.

Amount of cash standing to credit of the fund, \$2,092 68.

III. Assets.

Cash value of real estate, less incumbrances	\$6,600 00
Cash on hand	87 90
Cash in Dominion Bank	1,252 99
Cash in Royal Bank	556 35
Cash in Union Bank	1,957 77
All other assets	411 95
Total	<u>\$10,866 96</u>

IV. Liabilities.—None.

V. Miscellaneous.

Twelve assessments were made during the year 1920.

The accounts were duly audited quarterly during 1920.

Names and addresses of the auditors for the year 1920: P. Goodman, O. Rosenblatt, L. Kamarnier, and N. Kamarnier.

Books of record and account kept are: Two journals, Ledger, Cash Book and Minute Book.

Amount of bond of Treasurer, \$200.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$3,672.63.

Cash received during 1920 from:

Application fees	\$7 50
Assessments	3,105 40
Initiation fees	3 20
Per capita tax and levies	203 45
Fines	1 75
Interest	94 76
Supplies sold	17 85
Donations	114 60
All other sources (affairs)	813 08

Total receipts	<u>\$4,361 59</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Managing officers' salaries	243 95
Clerk hire	241 26
Supplies bought	23 50
Rent, light, heat and taxes	98 00
Upkeep of cemetery	188 00

Total expenses of management	<u>\$797 71</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	135 00
Sick Benefits	1,354 00
Hospital Benefit	268 50
Medical attendance	614 20
Gratuities to distressed members	791 36
All other	228 44

Total expenditure	<u>\$4,189 21</u>
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YOUNG MEN'S HEBREW ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Toronto, Ont.

Incorporated in Ontario 2nd June, 1912.

The executive Officers of the Society at the 31st December, 1920, were as follows:

I. Gold, President	Toronto.
M. Hirshern, Vice-President	Toronto.
S. Zaid, Treasurer	Toronto.
Harry Zweig, Financial Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 37

No members died during 1920.

Amount of funeral benefits during 1920, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 3.

Amount paid for sick benefits during 1920, \$56.00.

Number of weeks' sickness experienced during 1920, 7.

Amount paid for medical attendance during 1920, \$74.00.

III. Assets.

Value of real estate	\$450 00
Cash value of bonds	500 00
Cash deposited in Bank of Montreal	832 06
Total assets	<u>\$1,782 06</u>

IV. Liabilities. —No information.

V. Miscellaneous.

Assessments are made yearly.

The Society's accounts were audited 30th December, 1920.

The books of record are: Cash Book, Day Book, Bank Book, Dues Book, Minute Book, Membership Roll Book.

Names and addresses of the auditors for 1920: M. Ross and J. Tobais, Toronto.

No changes were made during 1920 in the Constitution and Rules in relation to benefits.

Amount of bond of Treasurer, \$25.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$696.41.

Cash received during 1920 from:

Dues	\$399 85
Interest and dividends	13 75
Supplies sold	35
Total receipts	<u>\$413 95</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Rent, etc.	60 50
Salaries, auditors' and officers' fees	38 00
Postage, telegrams and express	10 15
Printing, stationery and advertising	26 65
Total expenses of management	<u>\$138 30</u>

(b) Miscellaneous Expenditure.

Sick benefits	56 00
Medical attendance	74 00
Gratuities	10 00
Total expenditure	<u>\$278 30</u>

ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, London, Ontario.

Organized 23rd December, 1876, and incorporated in Ontario, 13th, September, 1880.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

G. M. Adams, President London.
 Geo. T. Hair, Secretary London.
 A. E. Barbour, Treasurer London.

I. Currency of Insurance Certificates.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits in force 31st December, 1920, \$1,406,010.00.

II. Movement in Insurance Certificates.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

	Number	Amount
Contracts in force 31st October, 1919.....	3,102	\$ 1,353,670 00 c.
Add contracts taken during 1920, new and renewed.....	657	
Add amount by which various certificates were increased during 1920.....		108,300 00
Gross number and amount of contracts on foot at any time during 1920	3,759	1,461,970 00
	Number	Amount
Deductions:		
Contracts matured in 1920.....	26	\$ 14,880 00 c.
Contracts lapsed in 1920.....	280	41,080 00
Total deductions	306	55,960 00
Net contracts on foot 31st December, 1920.....	3,453	1,406,010 00

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Cash value of mortgages	\$154,875 35
Cash value of bonds and debentures	290,010 26
Cash on deposit to Society's credit in Ontario Loan Debenture Co., London, Ontario	4,639 52
Interest due and accrued	15,455 90
All other assets	935 83
Total assets	\$465,916 86

VI. Liabilities.

Amount of claims admitted	\$3,080 00
Amount of other liabilities	2,251 93
Total liabilities	\$5,331 93

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1920.

The books of the Society were audited at the end of each month during 1920.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

Names and post office addresses of the auditors for 1920 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1920.

No changes were made during 1920 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Secretary \$5,000.00.

Number of members in Ontario at 31st December, 3,453.

Amount of insurance in force in Ontario at 31st December, \$1,406,010.00.

Number of members in Ontario who died during 1920, 26.

Amount of death benefits paid to Ontario members during 1920, \$14,880.00.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$570.40.

Cash received during 1920 from:

Dues	\$34,740 00
Interest and dividends	26,461 43
All other	1,528 70
Cash received from investments (not extended), \$176,934.35.	

Total cash receipts **\$62,730 13**

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1920 for:

Commission and organization expenses	\$1,393 00
Registration fee	25 00
Interest	97 53
Travelling expenses	80 35
Rent, light, heat and taxes	906 87
Managing officers' salaries, officers' fees	3,433 88
Law costs	32 00
Clerk hire	130 00
Printing, stationery and advertising	584 53
Postage, telegrams and express	243 44
Guarantee premiums	25 00
Compensation account to London & Western Trusts Co.	1,176 37
Other expenses	818 79

Total expenses of management \$8,946 76

(b) *Miscellaneous Expenditure.*

Life insurance claims	14,180 00
Gratuities to distressed members	335 00
All other	348 00
Cash paid for investments (not extended), \$211,785.60.	

Total expenditure \$23,809 76

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920:

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
16-21	155	19,800 00	1,540 00		
25-29	413	106,700 00	4,090 00	1	200 00
30-31	503	183,600 00	5,030 00		
35-39	483	209,715 00	4,800 00		
40-44	192	233,065 00	4,880 00	3	1,435 00
45-49	153	218,525 00	4,500 00	3	1,995 00
50-54	361	178,055 00	3,610 00	3	1,415 00
55-59	288	130,300 00	2,880 00	3	1,365 00
60-64	169	67,935 00	1,690 00	3	1,470 00
65-69	93	41,835 00	830 00	1	700 00
70-74	60	28,595 00	600 00	7	1,900 00
75-79	6	2,765 00	60 00	2	1,400 00
80-84					
85 and over					
Totals	3,479	1,420,890 00	34,610 00	26	11,880 00

CANADIAN ORDER OF RECHABITES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Incorporated in Ontario, 13th July, 1912.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

James Fleming, Provincial Chief Ruler	Toronto.
Wm. Argyle, Provincial Deputy Ruler	Toronto.
Wm. Roe, Provincial Past Chief Ruler	Toronto.
Thos. Shepherd, Provincial Past Chief Ruler	Toronto.
J. M. Tosh, Provincial Treasurer	Mt. Dennis
John E. T. Paterson, Provincial Secretary	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership: Supreme Body, 16; Subordinate Bodies, 308; Juveniles, 417.

Number of members who died during 1920, 4.

Amount of funeral benefits paid during 1920, \$207.50.

Cash to credit of fund at 31st December, 1920: Supreme Body, \$3,479.50.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1920: Subordinate Bodies, 52.

Amount of benefits paid in 1920, \$905.32.

Number of weeks' sickness experienced in 1920, 229 1-6.

Amount paid for medical attendance: Subordinate Bodies, \$430.33; Juvenile, \$273.37.

Cash standing to credit of Sick Benefit Fund at 31st December, 1920: Supreme Body, \$8,809.20; Subordinate, \$300.72.

III. Assets.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches
Cash value of mortgages	\$7,290 00	.....	.....
Cash Value of bonds	3,000 00	.....	.....
Cash on hand	538 49	55 13	14 74
Cash on deposit in Bank of Montreal, Toronto.....	1,869 12	236 86	30 89
Cash on deposit in Bank of Hamilton, Hamilton .....	.....	135 09	64 35
Total assets	\$12,697 61	\$427 08	\$109 98

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for purposes of benefits are made monthly.

The Society's accounts were duly audited for 1920, on 7th February, 1921.

Books of record kept by the Society are: Contribution, Register, Account and Secretary's and Treasurer's Cash Book.

Names and addresses of auditors for 1920 were as follows: Wm. Thomson and A. Carmichael, Toronto.

Certain changes were made during 1920 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1919 (not extended), \$11,773.14.			
Cash received during 1920 from:			
Initiation fees		\$10 00	\$7 00
Dues	2,003 08	300 00	.....
Assessments	190 09	430 33	273 37
Per capita tax and levies	70 00	111 69	203 62
Supplies sold	165 00	.....	.....
Interest and dividends	636 76	.....	.....
All other sources	719 27	.....	.....
Totals	\$3,784 20	\$852 02	\$483 99

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Per capita tax and levies	\$3 21	\$171 09	\$89 00
Registration fee	10 00	.....	.....
Law costs	1 00	.....	.....
Supplies bought	136 78	98 00	67 00
Travelling expenses	19 10	.....	.....
Expenses of meeting	13 39	.....	.....
Rent, light, heat and taxes	12 00	200 00	114 00
Officers' salaries	127 50	45 00	.....
Printing, stationery and advertising	75 90	61 66	10 00
Postage, etc.	35 20	.....	.....
All other expenses	202 43	.....	.....
Total expenses of management	\$636 51	\$575 75	\$280 00

(b) Miscellaneous Expenditure.

Funeral benefits	207 50	.....	.....
Sick benefits	905 32	.....	.....
Medical attendance .....	.....	430 33	273 37
All other expenditure	349 90	.....	.....
For investments (not extended), \$690.00.			
Total expenditure	\$2,099 23	\$1,006 08	\$553 37

RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Brantford, Ont.

Incorporated 2nd September, 1911.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. Murayka, President	Brantford
D. Jakowitz, Secretary	Brantford.
S. Kawalyk, Treasurer	Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 31.
No member of the Society died during 1920.
Amount paid for funeral benefits during 1920, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1920, 4.
Amount paid for sick benefits, \$50.00.
Number of weeks' sickness experienced during 1920, 10.
Total amount of cash standing to credit of the Sick Benefit Fund at 31st December, 1920.
\$775.73.

III. Assets.

Cash in Bank of Hamilton, Brantford	\$775 73
Total	<u>\$775 73</u>

IV. Liabilities. -None.

V. Miscellaneous.

Assessments are made monthly.
Number of assessments made during 1920, 12.
The Society's accounts were audited December 2nd, 1920.
Names and addresses of the auditors of accounts for 1920: D. Depink, John Hapiyezuk.
Books of record and account kept: Minute Book, Membership Roll Book and Cash Book.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$649.65.

Cash received during 1920 from:

Dues	\$189 50
Interest	20 63
Total receipts	<u>\$210 13</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Law costs	\$2 50
Registration fee	3 00
Rent, etc.	12 00
Postage, etc.	15 00
Printing	1 05
All other	50
Total expenses of management	<u>\$34 05</u>

(b) Miscellaneous Expenditure.

Sick benefits	50 00
Grand totals	<u><u>\$84 05</u></u>

HAMILTON FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Hamilton, Ont.

Organized 14th December, 1910; incorporated 29th December, 1910.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

W. T. James, Chairman	Hamilton
A. B. TenEyck, Treasurer	Hamilton.
B. McSweeney, Secretary	Hamilton
R. Aitchison, Committeeman	Hamilton.
K. Cassell, Committeeman	Hamilton.
J. Hotrum, Committeeman	Hamilton.
D. L. McCarthy, Committeeman	Hamilton.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society the total membership of which is 125.

Total amount of funeral benefits paid during 1920, \$500.00.

Number of members who died during 1920, 2.

Amount of Disability benefits paid during 1920, \$155.28.

V. Assets.

Cash value of mortgages	\$12,000 00
Cash value of bonds, debentures, etc.....	81,816 88
Cash on deposit to Society's credit in Bank of Hamilton	1,841 91
Interest due and accrued	1,501 03
All other assets	250 00
Total	\$97,409 82

VI. Liabilities. —None.

VII. Miscellaneous.

No action was instituted against the Society during 1920.

Twenty-four assessments were made during 1920.

The accounts for the year 1920 were duly audited, March 15th, 1921.

Name and address of auditor: E. A. Dempster, Hamilton.

No changes were made in the Constitution and Rules during the year.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,951.43.

Cash received during 1920 from:

Assessments	\$14,026 35
Interest	4,689 45
Donations	255 00
From investments (not extended), \$5,000.00.	

Total receipts	<u>\$18,970 80</u>
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IX. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1920 for:

Registration fee	\$3 00
Clerk hire	65 64
Safety box	10 00
Accrued interest	250 99
Printing	24 98
Purchase of safe	250 00
Refund to members	13 21
All other	2 50

Total expenses of management	<u>\$620 32</u>
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(b) Miscellaneous Expenditure.

Funeral benefits to widows and orphans	500 00
Total disability benefits	155 28
Pensions	940 32
For investments (not extended), \$21,864.40.	

<u>\$2,215 92</u>

CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Toronto.

Organized November, 1870; incorporated in Ontario, 11th December, 1909.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

W. R. Glocking, Grand Master	Toronto.
H. J. Bentley, Grand Chancellor	Toronto.
Herbert Morom, Grand Almoner	Toronto.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts, none.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force 31st December, 1920, \$72,750.00.

II. Movement in Insurance Certificates.

(b) *Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.*

	Number	Amount
Contracts in force 31st December, 1919.....	185	\$ 78,000 00
Add contracts taken during 1920, new or renewed.....	3	1,500 00
Gross number and amount of contracts on foot at any time during 1920.....	188	79,500 00
	Number	Amount
Deductions:		
Contracts matured.....	2	\$ 750 00
Contracts lapsed in 1920.....	13	6,000 00
Total deductions extended.....	15	6,750 00
Net contracts on foot 31st December, 1920.....	173	72,750 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1920, was 289.

Number of members who died during 1920, 5.

Total amount of funeral benefits paid during 1920, \$500.00.

Total cash standing to credit of funeral fund, \$1,516.23.

IV. Sick Benefits.

Sick benefits are undertaken by Subordinate Commanderies.

Number of members who received sick benefits during 1920, 46.

Amount of sick benefits paid in 1920, \$780.50.

Number of weeks' sickness experienced in 1920, 189.

Amount paid for medical attendance during 1920, \$399.61.

Total standing to credit of Sick Benefit Fund, \$1,184.48.

V. Assets.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash value of bonds, etc.....	\$8.962 42		
Cash on deposit to Society's credit, not drawn against, in Dominion Bank	2,654 94	454 35	572 32
Bank of Toronto, Toronto		536 27	203 38
Bank of Montreal, Toronto		36 04	
Standard Bank, Brantford		182 89	
Interest due and accrued	49 25		
Total assets of Life Insurance Fund (not extended), \$9,910.35.			
Total assets of Sick and Funeral Fund (not extended), \$1,516.23.			
Total assets of General and other funds (not extended), \$190.78.			
All other assets	1,600 00	1,617 75	
Total assets	<u>\$13,266 61</u>	<u>\$2,827 30</u>	<u>\$775 70</u>

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1920, none.

Assessments are made monthly in advance.

Twelve assessments were made during 1920.

The accounts of the Society were audited January 24th, 1921.

Books of record and account kept by the Society: Grand Register and Card System.

Names and post office addresses of the auditors for 1920 were: G. O. Merson & Co., Toronto.

No changes were made in the constitution during 1920.

Amount of bond of Secretary, \$750.00.

Amount of bond of Treasurer, \$750.00.

Number of members in Ontario at 31st December, 1920, 330.

Number of certificate holders in Ontario at 31st December, 1920, 173.

Amount of insurance in force in Ontario at 31st December, 1920, \$72,750.00.

Number of members in Ontario who died during 1920, 5.

Amount of death benefits paid to Ontario members during 1920, \$750.00.

VIII. Cash Receipts.

Cash balance from 1919, (not extended), \$10,697.38.

Cash received during 1920 from:

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Application fees	\$20 00	\$20 00	
Initiation fees		89 00	
Dues		2,255 84	\$175 38
Assessments	1,338 28		
Per capita tax	401 60		
Funeral Fund	522 25		
Rent		218 65	
Supplies sold	29 40		
Extension Fund	199 55		
Interest and dividends	521 95	13 53	18 34
All other sources	109 50		17 70
Total receipts	\$3,142 53	\$2,597 02	\$211 42

IX. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Per capit tax or levies		\$610 81	\$19 80
Commission	\$43 50		
Investigation of claims	25 00		
Registration fee	3 00		
Travelling expenses	35 00		
Rent	22 00	234 00	42 75
Supplies bought	73 06	138 57	3 50
Expenses of annual or biennial meeting	35 00		
Salaries, officers' and auditors' fees	185 00	176 00	
Storage	21 00		
Picnic and socials	10 00	95 87	2 81
Medical examiners' salary	4 00		
Fire insurance	3 50	6 62	2 17
Printing, stationery, advertising, etc.	348 39	35 75	
Postage, telegrams, etc.	38 25	79 73	1 00
Premiums for guarantee of lodge officers	13 35	4 75	
All other	3 00	32 50	6 20
Total expenses of management	\$863 05	\$1,414 60	\$78 23

(b) Miscellaneous Expenditure.

Life insurance claims	750 00		
Funeral benefits	500 00		
Sick benefits		735 50	45 00
Medical attendance		355 37	44 24
Gratuities to distressed members		107 48	5 00
All other expenditure	109 50		
Invested (not extended).			
Total expenditure	\$2,222 55	\$2,612 95	\$172 47

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1920:

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of Monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
16-24.....	8	4,000 00	3 78		
25-29.....	5	2,250 00	2 04		
30-34.....	24	9,250 00	9 92		
35-39.....	40	16,750 00	20 41	1	500 00
40-44.....	34	14,250 00	19 14		
45-49.....	24	8,750 00	14 44		
50-54.....	16	7,000 00	12 62		
55-59.....	12	5,750 00	13 41	1	250 00
60-64.....	5	2,250 00	5 27		
65-69.....	2	1,000 00	2 11		
70-74.....	2	1,000 00	2 38		
75-79.....	1	500 00	2 35		
80-84.....					
85 and over....					
Totals.....	173	72,750 00	107 87	2	750 00

THE FIRST ITALIAN SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Hamilton, Ont.

Organized 30th June, 1910; incorporated in Ontario. 12th January, 1911.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

R. Ingrassia, President	Hamilton.
A. Scognetti, Vice-President	Hamilton.
A. del Piero, Secretary	Hamilton.
F. de Ciccio, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 43.

Number of members who died during 1920, 2.

Amount of funeral benefits paid during 1920, \$336.00.

Funeral benefits paid, in 1920, in respect of deceased wives, \$52.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1920, 14.

Amount of benefits paid during 1920, \$318.00.

Number of weeks' sickness experienced in 1920, 53.

Medical attendance, \$82.50.

Cash to credit of fund at 31st December, 1920, \$274.16.

III. Assets.

Securities	\$30 00
Cash in Royal Bank, Hamilton.....	326 16
Total assets	<u>\$356 16</u>

IV. Liabilities.—None.

V. Miscellaneous.

Twelve assessments were made during 1920.

The accounts of the Society were duly audited, December 31, 1920.

Name and address of the auditor for the year 1920: A. del Piero, Hamilton.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$371.14.

Cash received during 1920 from:

Application fees	\$28 00
Assessments	677 00
Supplies sold	33 75
Interest and dividends	10 12
Per capita tax and levies	198 00
Fines	16 00
Donations	50 00
All other	3 15
Total	\$1.016 02

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Organization expenses	56 15
Officers' salaries	12 00
Registration fee	3 00
Rent, etc.	86 50
Printing, etc.	11 53
Postage	11 26
Total expenses of management	\$180 44

(b) Miscellaneous Expenditure.

Funeral benefits	336 00
Sick benefits	318 00
Medical attendance	82 50
All other	114 06
Total expenditure	\$1.031 00

ZION BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized 1st October, 1910; incorporated in Ontario, 23rd October, 1911.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

I. Wolfson, President	Toronto.
J. Gwertzman, Vice-President	Toronto.
J. Shifman, Treasurer	Toronto.
P. J. Isaacson, Financial Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 165.

One member died during 1920 and funeral benefits were paid amounting to \$87.00.

One members' wife died during 1920, \$82.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 60.

Amount paid for sick benefits, \$346.00.

Number of weeks' sickness experienced, 31.

Amount paid for medical attendance, \$338.54

III. Assets.

War bonds	\$500 00
Cash on deposit to Society's credit in Royal Bank	2,351 43
Total assets	<u>\$2,851 43</u>

IV. Liabilities.—No information.

V. Miscellaneous.

The books of the Society were duly audited quarterly during 1920.

The following books of record are kept: Cash Book, Ledger and Day Book.

Names and addresses of auditors of accounts for 1920: J. Rosen, S. M. Ross and I. Wolfson.

Toronto.

No changes were made in the Constitution and By-laws during 1920.

Bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$2,365.60.

Cash received during 1920 from:

Application fees	\$14 00
Dues	1,600 90
Funeral fund	179 85
Registration Fund	124 00
Interest and dividends	95 04
Contingent Fund	674 30
Relief fund	213 40
National fund	501 22
Restoration fund	265 00
Cemetery fence	69 50
Total receipts	<u>\$3,737 21</u>

VIII. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1920 for:

Registration fee	\$ 3 00
Rent, light, heat, taxes	100 00
Salaries	135 45
Printing	173 36
Postage, telephones, etc.	86 71
	<u>\$498 52</u>

(b) Miscellaneous Expenditure.

Funeral expenses	'87 00
Benefits to widows and orphans	82 00
Hospital fund	30 60
Sick benefits	346 00
Medical attendance	338 54
Relief fund	435 00
National fund	714 45
Restoration fund	700 00
Cemetery fund	105 00
Contingent fund	273 20
Registration fund	126 00
All other	15 07

Grand total \$3,751 33

EMPLOYEES' MUTUAL BENEFIT ASSOCIATION OF THE DOMINION FORGE AND STAMPING CO., LIMITED.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Walkerville, Ont.

Organized 27th April, 1920; incorporated in Ontario, 15th May, 1920.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. Mowat, President	Windsor
H. Leverton, Vice-President	Detroit.
E. A. La Croix, Secretary	Windsor.
E. F. Heiden, Treasurer	Detroit.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 152.

Number of members who died during 1920, 1.

Amount paid for funeral benefits, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1920, 14.

Amount of benefits paid during 1920, \$259.00.

Number of weeks' sickness experienced in 1920, 30.

III. Assets.

Cash in Merchants Bank, Walkerville	\$936 20
Total	<u>\$936 20</u>

IV. Liabilities.—\$297.00.

V. Miscellaneous.

Number of assessments made during 1920, none.

Books of record and account kept: Card Records for cash, Receipts and Disbursements.

No changes were made during 1920, in the organization or management or in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), nil.

Cash received during 1920 from:

Dues	\$1340 75
Interest and dividends	2 92
	\$1343 67

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Charter fees	\$1 00
Commission and organization expenses	14 74
Registration fee	6 00
Supplies bought	6 00
Printing	124 73
Total expenses of management	\$152 47

(b) Miscellaneous Expenditure.

Sick benefits and accidents	259 00
Total expenditure	\$411 47

SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Hamilton, Ont.

Organized in February, 1911; incorporated in Ontario, 23rd February, 1911.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Wm. Maxwell, President	Hamilton.
Thos. Champ, Vice-President	Hamilton.
Thos. Barnes, Secretary	Hamilton.
Thos. Holt, Treasurer	Hamilton

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 234.

Number of members of the Society who died during 1920, 8.

Total amount of funeral benefits paid during 1920, \$400.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1920, 160.

Total amount of benefits paid in 1920, \$1,624.25.

Number of weeks' sickness experienced in 1920, 447.

Total amount of cash standing to credit of Sick Fund at 31st December, 1920, \$252.30.

III. Assets.

Victory bonds	\$700 00
Cash in Bank of Hamilton	252 30
Total assets	<u>\$952 30</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every four weeks.

Number of assessments made during 1920, 13.

The accounts of the Society were audited on January 18th, 1921.

The books of account kept by the Society are: Cash Book, Minute Book, Record Book and Card System.

Names and address of auditors of accounts for 1920: A. Chase and A. Tay, Hamilton, Ont.

No changes were, during 1920, made in the Constitution and Rules.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$228.50.

Cash received during 1920 from:

Dues	\$2,176 95
Interest and dividends	43 60
All other	11 20
Repayment of loan (not extended), \$500.00.	
Total receipts	<u>\$2,231 75</u>

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Expenses of annual meeting	60 00
Postage, etc.	5 70
Salaries	85 00
Clerk hire	10 00
Total expenses of management	<u>\$163 70</u>

(b) *Miscellaneous Expenditure.*

Funeral Benefits	400 00
Sick benefits	1,624 25
Gratuities	20 00
For investments (not extended), \$500.00.	
Total expenditure	<u>\$2,207 95</u>

IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario, 23rd. December, 1911.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

G. Cooper, President	Toronto.
E. E. Sparrow	
G. N. Hill, Secretary-Treasurer	Toronto.
J. Stewart	Toronto.
C. E. McKay, ...	Toronto.
P. B. Wickware. Executive.....	Toronto.
J. Sclocombe, ...	Toronto.
J. Orange, ...	Toronto

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 73.
Number of members who received sick benefits during 1920, 16.
Amount of sick benefits paid during 1920, \$282.79.
Number of weeks' sickness experienced during 1920, 54½.
Amount standing to credit of Sick and Funeral Benefit Fund, \$276.00.

III. Assets.

Cash in Bank of Toronto, Toronto	\$276 00
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IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, and are payable on the first Friday of the month.
Twelve assessments were made during 1920.
The books were duly audited July, 1920 and January, 1921.
Names and address of the auditors for 1920: J. Pyjott and G. R. Smith, Toronto.
Books of account kept by the Society: Minute Book, Memship Book and Cash Book.

VII. Cash Receipts.

Cash balance, 31st December, 1919, \$182.32.
Cash received during 1920 from:

Dues	\$408 25
Interest	5 56
Total receipts	413 81

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:	
Registration fee	\$3 00
Secretary's salary	10 00
Postage, etc.	1 01
Printing	11 33
Total expenses of management	\$25 34

(b) Miscellaneous Expenditure.

Sick benefits	282 79
All other	12 00
Total expenditure	\$320 13

EMPLOYEES' PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY, LIMITED.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Meaford, Ontario.

Organized in October, 1911; incorporated in Ontario, 1st March, 1912.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Frank Kent, President	Toronto, Ont.
W. Phillips, Vice-President	Meaford, Ont.
M. Coulter, Secretary-Treasurer	Meaford, Ont.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 75.

Number of members who died during 1920, one.

Amount of funeral benefits paid in 1920, \$25.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 41.

Amount of benefits paid in 1920, in respect of sick members, \$489.82.

Number of weeks' sickness experienced in 1920, 70.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1920, \$760.29.

III. Assets.

Victory bonds	\$400 00
Cash in Molson's Bank, Meaford	360 29
Total	<u>\$760 29</u>

IV. Liabilities.—None.**V. Miscellaneous.**

The Society's accounts were audited July and December, 1920.

Names and addresses of the auditors of accounts for 1920: W. Lyon and Harvey Dillon, Meaford, Ont.

Books of record and account kept: Cash Book and Disbursement Book.

No changes were made during 1920 in the organization, management or Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended) \$369.12.

Cash received during 1920 from:

Dues	\$499 40
Interest	31 63
Total receipts	<u>\$531 03</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Law costs	\$52
Registration fee	3 00
Salaries, officers' and auditors' fees	15 00
Printing, etc.	2 50
Total expenses of management	<u>\$21 02</u>

(b) Miscellaneous Expenditure.

Funeral Benefits	25 00
Sick benefits	489 82
Other expenditure	4 02
Total expenditure	<u>\$539 86</u>

TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario 6th December, 1911.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

S. Lent, President	Toronto.
L. Damsky, Treasurer	Toronto.
B. Spiegel, Financial Secretary	Toronto.
P. Feld, Recording Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 140.

Number of members of the Society who died during 1920, one, and \$150.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 19.

Amount paid for sick benefits during 1920, \$414.00.

Number of weeks' sickness experienced during 1920, 46.

Amount paid for medical attendance during 1920, \$412.25.

III. Assets.

Real estate	\$1,500.00
Victory bonds	650 00
Cash in Royal Bank	1,886 45
Total	\$4,036 45

IV. Liabilities.—No information.

V. Miscellaneous.

The Society's accounts were duly audited in 1920.

Names and addresses: M. Reiser and M. Kirshenbaum, Toronto.

The books of record or account kept are: Record Book, Ledger, etc.

No changes were made in 1920 in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Secretary, \$100.00.

Amount of bond of Treasurer, \$100.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,241.19.

Cash received during 1920 from:

Application fees	\$41 00
Dues	2 558 66
Interest	8 25
Total receipts	\$2,607 91

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Expenses of annual meeting	15 00
Salaries	210 80
Supplies bought	98 00
Rent, light, heat and taxes	146 50
Printing, stationery and advertising	113 45
Postage, Telephone, etc.	39 65
Total expenses of management	\$626 40

(b) Miscellaneous Expenditure.

Funeral benefits	150 00
Benefits to widows and orphans	110 00
Sick benefits	414 00
Medical attendance	412 25
Gratuities	250 00
Total expenditure	\$1,962 65

NATIONAL IRON WORKS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Incorporated in Ontario, 4th March, 1913.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. Pillsbury, President	Toronto.
S. Dale, Vice-President	Toronto.
James S. Morrison, Treasurer	Toronto.
Geo Clarke, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 90.

Number of members who died during 1920, 1.

Amount paid for funeral benefits, \$30.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1920, 39.

Amount of benefits paid during 1920, \$558.90.

Number of weeks' sickness experienced in 1920, 139 4-7.

Total amount to credit of Sick Benefit Fund, \$150.61.

III. Assets.

Cash in Standard Bank, Toronto	\$150 61
Total	<u>\$150 61</u>

IV. Liabilities.—No information.

V. Miscellaneous.

Assessments are made weekly.

Number of assessments made during 1920, 44.

The Society's accounts were audited March 12th, 1921.

Names and addresses of the auditors of accounts for 1920: Thos. Fee and D. Senick, Toronto.

Books of record and account: Cash Book, Minute and Order Books.

No changes were made during 1920 in the organization or management or in the constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended). \$195.41.

Cash received during 1920 from:

Assessments	\$562 10
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Total receipts	<u>\$562 10</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Officers' salary	15 00

Total management expenses	<u>\$18 00</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	30 00
Sick benefits	558 90

Total expenditure	<u>\$606 90</u>
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DUNLOP TIRE AND RUBBER GOODS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 17th March, 1913.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Frank Andrews, President	Toronto.
B. Sharpe, Vice-President	Toronto.
L. P. Arlett, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1920, 742.
Three members died during 1920.
Funeral benefits paid during 1920, \$90.00.

II. Sick Benefits.

Number of persons who received sick benefits during 1920, 414.
Amount paid for sick benefits, \$3,586.71.
Number of weeks' sickness experienced, 942.
Amount paid for medical attendance, \$1,588.50.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1920, \$805.14.

III. Assets.

Cash on hand	\$3 49
Cash deposited in Bank of Commerce	801 65
Total assets	<u>\$805 14</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are semi-monthly.
The Society's accounts were audited June 30th and December 31st, 1920.
The books of record kept are as follows: Cash Book, Minute Book and Treasurer's Certificate Book.
Names and post office addresses of the auditors of accounts of 1920: J. E. Jones and H. J. H. Pole, Toronto.
Certain changes were made in regard to sick benefits during 1920.
Bond of Secretary-Treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,266.93.

Cash received during 1920 from:

Dues	\$5,081 80
Interest	23 00
Donations	200 00
Total receipts	<u>\$5,304 80</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee	\$10 00
Expenses of annual meeting	143 78
Salaries	242 50
Printing, etc.	91 00
Premium for guarantee of lodge officer	5 00
Postage, etc.	9 10
Total of management expenses	<u>\$501 38</u>

(b) Miscellaneous Expenditure.

Funeral benefits	90 00
Sick benefits	3,586 71
Medical attendance	1,588 50
For investments (not extended), \$501.62.	

Grand total	<u>\$5,766 59</u>
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GOOLD, SHAPLEY & MUIR COMPANY EMPLOYEES' RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Brantford, Ontario.

Organized. April 24th, 1913; incorporated in Ontario, 20th May, 1913.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

R. Appleby, President	Brantford.
E. A. Danby, Treasurer	Brantford
Walter J. Davis, Secretary.....	Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 150.

One member died during 1920.

Amount of funeral benefits during 1920, \$30.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society .

Number of members who received sick benefits during 1920, 45.

Amount paid for sick benefits during 1920, \$649.90.

Number of weeks' sickness experienced during 1920, 162½.

Amount standing to credit of sick benefit fund, \$163.69.

III. Assets.

Cash deposited in Bank of Montreal, Brantford	\$163 69
Total assets	\$163 69

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made every four weeks, also special assessments.

Fourteen assessments were made during 1920.

The Society's accounts were audited January 21st, 1921.

The books of record are: Account Book, Minute Book and Financial Assessment Books.

Name and address of the auditor for 1920: Alex. Grieve, Brantford.

No changes were made during 1920 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$284.07.

Cash received during 1920 from:

Assessments and dues	\$608 25
Interest	6 27
Donation	30 60
Total receipts	<u>\$645 12</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	\$3 00
Salaries, auditors' and officers' fees	80 15
Postage	2 45
Total expenses of management	<u>\$85 60</u>

(b) Miscellaneous Expenditure.

Funeral Benefits	30 00
Sick Benefits	649 90
Total expenditure	<u>\$765 50</u>

CANADIAN ORDER OF BEAVERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, London Ontario.

Incorporated in Ontario June. 27th, 1913.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

L. S. Holmes, M.D., Grand Master	London.
G. A. Edwards, Deputy Grand Master	Windsor.
E. J. W. Griffith, Grand Secretary	Windsor.
W. J. Brett, Grand Treasurer	Windsor.

I. and II. Sick and Funeral Benefits.

Sick and funeral benefits are undertaken by the Society, with a membership of 212.

Number of members who received sick benefits in 1920, 13.

Total amount paid for sick benefits in 1920, \$210.71.

Number of weeks' sickness experienced in 1920, 37.

Balance to credit of fund, 31st December, 1920, \$1,273.40.

III. Assets.

Cash standing to credit in Imperial Bank, Windsor	\$1,294 12
Cash on hand	17 85
All other assets	150 00
Total assets	<u>\$1,461 97</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made quarterly. Four such assessments were made in 1920.

The Society's accounts were audited January, 1921.

The books of record kept are a Ledger, Minute and Cash Book, Bank Book, etc.

Names and addresses of the auditors for 1920: W. J. Cook and M. J. McTaggart, Walkerville.

Certain changes were made in the constitution and by-laws of the society during 1920.

Amount of bond of Secretary, \$500.00.

Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance, 31st December, 1919, \$772.97.

Cash received during 1920 from:

Application fees	\$51 75
Per capita tax and levies	163 20
Dues	743 00

Total receipts	<u>\$957 95</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee	\$3 00
Supplies	181 48
Printing	12 16
Postage, telephone, etc.	11 60
Total management expenses	\$208 24

(b) Miscellaneous Expenditure.

Per capita tax or levies	210 71
Total expenditure	\$418 95

ST. DAVID'S Y. P. U. SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER. 1920.

Head Office, Toronto, Ont.

Incorporated in Ontario, 30th January, 1914.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. J. Taylor, President	Toronto.
K. B. Paterson, Treasurer	Fairbank.
J. B. Whiteley, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 309.

No member died during 1920.

Funeral benefits paid during 1920, nil.

Total amount of cash standing to credit of Funeral Benefit Fund. 31st December. 1920.
\$413.38.**II. Sick Benefits.**

Number of persons who received sick benefits during 1920, 56.

Amount paid for sick benefits \$875.53.

Number of weeks' sickness experienced 219.

Amount paid for medical attendance \$65.65.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December 1920. \$500.00.

III. Assets.

Cash deposited in Bank of Montreal, Toronto	\$913 38
Total assets	<u>\$913 38</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made monthly.

Twelve assessments were made during 1920.

The Society's accounts were audited December 7th, 1920.

The books of record kept are as follows: Cash Book, Assessment Roll and Sick Benefit Register.

Names and post office addresses of the auditors of accounts of 1920: Chas. H. Knight, Jas. T. Sinclair, Toronto.

Certain changes were made in regard to sick benefits during 1920.

Amount of bond of Secretary, \$250.00.

Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$720.93.

Cash received during 1920 from:

Application fees	\$21 75
Assessments	2,150 00
Fines	6 30
Per capita tax	43 00
Degrees and cards	18 05
Interest and dividends	21 19
Dues (medical attendance)	65 65
All other	53 67
Repayment of loan (not extended), \$11.00.	

Total receipts	<u>\$2,379 61</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fees	3 00
Expenses of annual meeting	12 50
Rent, light, heat and taxes	24 00
Salaries	136 70
Printing, etc.	44 19
Postage, etc.	18 35
Guarantee of lodge officers	10 00

Total expenses of management	<u>\$248 74</u>
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(b) Miscellaneous Expenditure

Sick benefits	875 53
Medical attendance	65 65
Dividend	927 57
All other	27 00
Reversion to General Fund	53 67

Grand Total	<u><u>\$2,198 16</u></u>
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TORONTO AND NIAGARA POWER COMPANY'S MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ontario.

Incorporated in Ontario, March 5th, 1914.

The Executive officers of the Society at the 31st December, 1920, were as follows:

Wm. Davis, President	Toronto.
J. Lappin, Vice-President	Toronto.
W. J. Rogers, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 187.

Two members' wives died during 1920.

Funeral benefits paid during 1920, \$40.00.

Total amount of cash standing to credit of Funeral Benefit Fund at 31st December, 1920, \$100.00.

II. Sick Benefits.

Number of persons who received sick benefits, 50.

Number of weeks' sickness experienced, 152.

Total amount of benefits paid in respect of sick members, \$650.37.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1920, \$100.00.

III. Assets.

Cash deposited in Imperial Bank, Toronto	\$200 00
Total assets	<u>\$200 00</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made twice a month.

Twenty-four assessments were made during 1920.

The Society's accounts were audited December 14th, 1920.

The books of record kept are as follows: Minute Book. Day Book. Ledger and Treasurer's Receipt Book.

Names and post office addresses of the auditors of accounts of 1920: R. Manser, and W. G. Wildey, Toronto.

No changes were made in the constitution and by-laws during 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$200.00.	
Cash received during 1920 from	
Application fees	\$6 00
Assessments	1,132 05
Interest	5 20
Total receipts	\$1,143 25

VIII. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1920 for:	
Law costs	\$1 50
Registration fees	3 00
Supplies bought	1 30
Salaries	32 40
Printing, stationery and advertising	6 50
Total expenses of management	\$44 70

(b) Miscellaneous Expenditure.

Funeral benefits	40 00
Sick benefits	650 37
Dividends to members	408 18
Grand total	\$1,143 25

SOCIETA DI MUTUO SOCCORSO LA TRINACRIA DI TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ontario.

Organized February 27th, 1914; incorporated in Ontario, 1st April, 1914.

The Executive officers of the Society at the 31st December, 1920, were as follows:

D. Amodeo, President	Toronto.
M. Calderone, Financial Secretary	Toronto
D. Lamontio, Treasurer	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 134.

Number of members who died during 1920, none.

Amount of funeral benefits paid during 1920, nil.

Cash to credit of fund at 31st December, 1920, \$3,212.03.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1920, 13.

Amount of benefits paid in 1920, \$125.00.

Number of weeks' sickness experienced in 1920, 26.

Amount paid for medical attendance during 1920, \$206.38.

III. Assets.

Cash in Bank of Toronto, Toronto	\$3,212 03
Total assets	<u>\$3,212 03</u>

IV. Liabilities.—None.

V. Miscellaneous.

Four assessments were made during 1920.

The accounts of the Society were duly audited January 5th, 1921.

Names and addresses of the auditors for the year 1920; S. Fasolino, J. L. Presti, and V. Gassero. Toronto.

VII. Cash Receipts.

Cash balance from 1919 (not extended). \$2,719.17.

Cash received during 1920 from:

Application fees	\$5 00
Dues	753 00
Assessments	197 30
Fines	12 25
Supplies sold	13 60
* Interest and dividends	92 72
All other sources	9 00
Total receipts	<u>\$1,082 87</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fees	\$3 00
Salaries	150 00
Rent and heat, etc.	64 00
Printing	18 00
Postage	23 63
Total expenses of management	<u>\$258 63</u>

(b) Miscellaneous Expenditure.

Sick benefits	125 00
Medical attendance	206 38
Total expenditure	<u>\$590 01</u>

CANADIAN EXECUTIVE BOARD OF THE AMALGAMATED SOCIETY OF CARPENTERS AND JOINERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Jas. M. Strachan, President	Toronto.
Chas. T. Baker, Treasurer	Toronto.
William W. Young, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is in Canada, 2,876 (Ontario) 1,859, 1920.

Number of members who died during 1920, in Ontario, 8.

Amount of funeral benefits paid in 1920, \$265.00.

Four members' wives died, during 1920, and \$75.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1920, 56. (Ontario.)

Amount of benefits paid in 1920, in respect of sick members, \$769.00. (Ontario.)

Number of weeks' sickness experienced in 1920, 283 5-7.

III. Assets.

	Supreme.	Subordinate.
Cash in hands of treasurer		\$630 61
Cash in various banks	\$1,309 37	12,102 79
Total	<u>\$1,309 37</u>	<u>\$12,733 40</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are payable every two weeks and a special levy quarterly. Four such special assessments were made.

The Society's accounts were audited quarterly.

Names and addresses of the auditors of accounts for 1920: G. Thomson and J. C. Williams, Toronto.

Books of record and account kept: Cash Book and Due Book.

No changes were made during 1920, in the organization or management and in the Constitution and Rules in relation to benefits.

Amount of bond of treasurer \$250.00 (Branches).

VII. Cash Receipts.

Executive Board

Cash balance from 1919 (not extended), \$4,426.34.

Cash received during 1920 from:

General office	\$93 34
Received from branches	2,024 40
Interest	75 77
	\$2,193 51

VIII. Cash Expenditure.

Cash paid during 1920 for:

Law costs	\$1 00
Registration fee	15 00
Rent and storage	280 00
Postage and express	108 39
Special delegations	599 77
Monthly Journal	230 69
Banking expenses	5 58
Auditing accounts	15 04
Supplies	974 20
Salaries	338 14
Insurance	17 67
Remitted to branches	2,725 00
	\$5,310 48

IX. Cash Receipts.

Branch Accounts.

Cash balance from 1919 (not extended), \$8,772.98.

Cash received during 1920 from:

Initiation fees	\$1,434 50
Dues	22,881 23
Supplies	4 80
Interest	222 11
Executive Board	2,725 00
All other	121 20
	\$27,388 84

X. Expenditure.

Cash paid during 1920 for:

Special delegations	\$2,206 85
Meetings	84 61
Premiums	1,951 10
Postage	317 38
Stationery and printing	177 98
Salaries	1,942 08
Rent	1,687 60
Banking expenses	176 73
Auditing accounts	246 12
Per capita to U. B.	2,766 30
Delegates to councils	442 89
Sick benefits	1,626 06
Funeral benefits	585 00
Superannuation	4,086 23
Gratuities (to unemployed, etc.)	1,889 15
Remitted to District Office, Toronto	2,024 40
Strike benefit	911 65
All other	306 29
	\$23,428 42

SONS OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Niagara Falls, Ont.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

N. Borrelli, President	Niagara Falls.
A. D'Agostino, Secretary	Niagara Falls.
C. Carsoleo, Treasurer	Niagara Falls.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 37.

No member died during 1920, and no funeral benefits were paid.

Amount standing to credit of Fund, \$150.00.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 5.

Total amount of sick benefits paid during 1920, \$146.00.

Number of weeks' sickness experienced during 1920, 29.

Amount paid for medical attendance, \$80.00.

Amount standing to credit of Fund, \$107.77.

III. Assets.

Cash in Imperial Bank, Niagara Falls	257 77
Total assets	<u>\$257 77</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every month. Twelve assessments were made during 1920.

The books of the Society were duly audited December 21st, 1920.

Three books of record are kept.

Names and addresses of auditors of accounts of 1920: Bruno Penna. A. D'Agostino. Niagara Falls.

No changes were made during 1920 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$238.75.

Cash received during 1920 from:

Dues	\$282 00
Interest and dividends	8 00
Total	<u>\$290 00</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Registration fee	3 00
Rent, light, heat, etc.	38 00
Postage	4 00
Expenses of management	<u>\$45 00</u>

(b) Miscellaneous Expenditure

Sick benefits	146 00
Medical attendance	80 00
	<u>\$271 00</u>

KIELTZER SICK BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office. Toronto. Ont.

Organized 3rd August, 1913; incorporated in Ontario, 10th February, 1914.

The Executive officers of the Society at the 31st December, 1920. were as follows:

S. Garr, President	Toronto.
F. Gilbert, Vice-President	Toronto.
N. Yasne, Financial Secretary	Toronto.
B. Horovitz, Treasurer	Toronto

I. Funeral Benefits.

The Society undertakes funeral benefits.

The total membership at 31st December, 1920, 113.

Number of members of the Society who died in 1920, one.

Amount of funeral benefits paid, \$100.00.

Cash standing to credit of Fund. \$1,265.66.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 19.

Total amount of benefits paid in 1920, \$447.00.

Number of weeks' sickness experienced in 1920, 75.

Amount paid for medical attendance. \$366.38.

III. Assets.

Cash on deposit in Bank of Toronto, Toronto	\$1,265 66
Cash value of real estate	555 97
Total	\$1,821 63

IV. Liabilities.—None.**V. Miscellaneous.**

One assessment was made during the year.

The Society's accounts for 1920 were audited quarterly.

The following books of record and account are kept: Cash Book, Ledger and Record Books.

The names and post office addresses of the auditors for 1920: K. Horovitz and S. G. Tenenbaum, Toronto.

No changes were made in 1920 in the organization or management of the Society or in relation to benefits.

Amount of Bond of Treasurer. \$150.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,402.56.

Cash received during 1920 from:

Application fees	\$6 50
Dues	1,389 85
Per capita tax and levies	113 00
Interest and dividends	34 10
Repayment of loan (not extended), \$117.45.	

Total receipts	<u>\$1,543 45</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Law costs	\$2 00
Registration fee	3 00
Interest	6 50
Supplies	94 10
Salaries	62 00
Printing, stationery and advertising	100 00
Postage, telegrams and express	58 77
Rent, etc.	51 00
Travelling expenses	11 00
	<u>\$388 37</u>

(b) Miscellaneous Expenditure.

Per capita tax	\$100 00
Benefits to widows and orphans	100 00
Funeral expenses	93 00
Sick benefits	447 00
Medical attendance	366 38
Gratuities	216 85
All other	86 20

Grand total	<u>\$1,797 80</u>
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THE ROUMANIAN AID ASSOCIATION GLORIA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Hamilton, Ontario.

Organized September, 1912; incorporated in Ontario 26th February, 1913.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

G. Novacowski, President	Hamilton
E. Moga, Secretary	Hamilton
J. Dobrea, Treasurer	Hamilton

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 3.

Number of members who died during 1920, none.

Number of funeral benefits paid during 1920, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1920, one.

Amount of benefits paid in 1920, \$5.00.

Number of days' sickness experienced in 1920, five.

Cash standing to credit of Sick Fund, \$516.65.

Amount paid for medical attendance, \$3.50.

III. Assets.

Cash in Molsons Bank, Hamilton	\$516 65
Total assets	<u>\$516 65</u>

IV. Liabilities.—None.

V. Miscellaneous.

No assessments were made.

The books of the Society were duly audited in December, 1920.

Name and address of the auditor for 1920: E. Moga, Hamilton.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$472.59.

Cash received during 1920 from:

Dues	\$154 00
Application fees	24 00
Degrees and cards	12 25
Donation	5 00
Total receipts	\$195 25

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Expenses of Annual Meeting	36 00
Law costs	3 50
Rent, light, heat, etc.	24 00
Supplies bought	70 30
Printing, etc.	5 89
Total expenses of management	\$142 69

(b) Miscellaneous Expenditure.

Sick benefits	5 00
Medical attendance	3 50
	\$151 19

HAY & COMPANY EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Woodstock, Ontario.

Incorporated 12th December, 1904.

The Executive Officers of the Association at the 31st December, 1920, were as follows:

A. H. Morrison, President	Woodstock
H. J. Watson, Treasurer	Woodstock
J. G. Harrison, Secretary	Woodstock

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 118.
Number of members who received sick benefits during 1920, 17.
Amount of sick benefits paid during 1920, \$191.00.
Number of weeks' sickness experienced during 1920, 64.
Total cash standing to the credit of the fund at 31st December 1920. \$208.57.

III. Assets.

Cash on hand	\$1 25
Cash in Royal Bank, Woodstock	208 57
Total assets	<u>\$209 82</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every month and extra when necessary.
Thirteen assessments were made during 1920.
The books were duly audited January 13th, 1921.
Names and addresses of the auditors for 1920: W. Bell and J. F. Adderley, Woodstock.
The following books of record are kept: Cash Book, Minute Book and Dues Book.
No changes were made during 1920 in the Constitution and Rules.

VII. Cash Receipts.

Cash balance, 31st December, 1920, \$136.07.

Cash received during 1920 from:

Dues	\$301 00
Interest	2 25
Total receipts	<u>\$303 25</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Law costs	\$1 00
Registration fee	3 00
Officers' salaries	20 00
Other expenses	15 75
Total expenses of management	<u>\$39 75</u>

(b) Miscellaneous Expenditure.

Sick benefits	191 00
Grand total	<u>\$230 75</u>

HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto.

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Major Jas. W. White, President	Toronto.
H. Cansdale, Vice-President	Toronto.
T. M. Burns, Secretary	Toronto.
G. H. Youell, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1920, 494.
Number of members who died during 1920, 3.
Amount paid for funeral benefits, \$120.00.

II. Sick Benefits.

Number of members who received sick benefits in 1920, none.
Total amount of benefits paid in 1920, in respect of sick members, nil.

III. Assets.

Cash on deposit to Society's credit, not drawn against, in the following chartered banks:

Cash value of bonds	\$2,000 00
Bank of Commerce, Toronto	875 82
Other assets	993 89
Total assets	<u>\$3,869 71</u>

IV. Liabilities—None.

V. Miscellaneous.

No assessments are made, monthly payments being required.
The following books of record are kept: Minute Book, Cash Book and Ledger.
The accounts were audited July, 1920, and January, 1921.
Names and addresses of auditors for 1920 were as follows: A. E. Lowery and W. E. Sawyer.
Toronto.
Treasurer's Bond, \$200.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$958.89.

Cash received during 1920 from:

Honorary members	\$40 00
Initiation fees	158 00
Dues	1,004 10
Charter fees	67 90
Donations	472 85
Interest	137 73
Other sources	112 79
Total	<u>\$1,993 37</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Salaries, Officers' and auditors' fees	\$160 32
Registration fee	3 00
Supplies bought	67 81
Travelling expenses	63 91
Printing, postage, etc.	80 90
Rent, light, etc.	120 00
Postage, telegrams, etc.	66 00
Premium for guarantee of lodge officer	1 00
All other	745 00
Total expenses of management	<u>\$1,307 94</u>

(b) Miscellaneous Expenditure.

Funeral benefits	120 00
Gratuities	245 08
All other	403 42
Total expenditure	<u>\$2,076 44</u>

OTTAWA TYPOGRAPHICAL UNION No. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

R. S. Lee, President	Ottawa.
C. Boudreault, Vice-President	Ottawa.
J. K. Peffers, Secretary-Treasurer	Ottawa.
M. O'Brien, Recording Secretary	Ottawa.
W. D. Martin, Corresponding Secretary	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Local Union.
Total membership of Local Union 422.
No record of members of the Society who died during 1920.

II. Sick Benefits.

Sick benefits are undertaken by the local body.
Number of members of the Society who received sick benefits during 1920, 75.
Total amount of benefits paid in 1920, \$1,095.00.
Number of weeks' sickness experienced in 1920, 219.
Total amount of cash standing to credit of Sick Fund, \$122.67.

III. Assets.

Cash on deposit in Bank of Nova Scotia	\$122 67
Total	<u>\$122 67</u>

IV. Liabilities. —None.

V. Miscellaneous.

Twelve assessments were made during 1920.
When were the Society's accounts audited? Quarterly.
Names and addresses of the auditors for 1920 were: J. I. Dioune, James McCann and G. W. Ross, Ottawa.
Books of account kept by the Secretary are: Ledger and Day Book.
No changes were made in the organization or management of the Society during 1920.
Amount of Secretary-Treasurer's bond, \$1,500.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended). \$325.00.

Cash received during 1920 from:

Dues	\$884 72
Interest	7 95

Total receipts	\$892 67
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

All management expenses are paid by the Union.

(b) Miscellaneous Expenditure.

Sick benefits	\$1.095 00
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Total expenditure	\$1.095 00
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TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto.

Organized 2nd December, 1887; incorporated in Ontario, 26th September, 1894.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Fred T. Stevenson, President Toronto.
J. Weatherburn, Secretary-Treasurer Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 1,333.
Number of members who died during 1920, 12.
Amount of funeral benefits paid in 1920, \$400.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1920, 35.
Amount of benefits paid in 1919, in respect of sick members, \$474.00.
Number of weeks' sickness experienced in 1920, 158.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1920, \$3,305.37.

III. Assets.

Cash value of real estate	\$35,600 00
Cash on hand	45 64
Cash in Imperial Bank	9,546 77
Furniture, etc.	1,500 00
Total assets	\$46,692 41

IV. Liabilities.

Due on mortgage	143 00
Salaries, etc.	225 00
	\$368 00

V. Miscellaneous.

Dues are payable quarterly by the members.
The books of the Society were audited in July, 1920, and January, 1921.
Books of record or account kept: Ledger and Blotter and Cash Book.
The name and post office address of the auditor for 1920 was as follows: Norman B. McLeod,
Toronto.
No changes were made during 1920 in the Constitution and Laws in relation to benefits.
Amount of bond of Secretary-Treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$6,363.95.

Cash received during 1920 from:

Initiation fees	\$4,804 00
Dues	5,836 55
Interest and dividends	217 31
Fines	37 00
Supplies sold	74 00
Rent	1,699 00
All other sources	239 85

Total	<u>\$12,907 71</u>
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VII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee and license	\$40 00
Interest on mortgage	305 50
Supplies bought	35 00
Rent, light, heat and taxes	1,472 22
Managing officers' salaries and auditors' fees	2,365 00
Printing, etc.	589 27
Travelling expenses	375 00
Postage telegrams, etc.	221 04
All other	1,255 93
Total	<u>\$6,658 96</u>

(b) Miscellaneous Expenditure.

Per capita tax and levies	1,064 77
Funeral benefits	400 00
Sick benefits	174 00
Gratuities	294 00
All other	387 52
For investments (not extended) \$400.00.	

Total expenses	<u>\$9,279 25</u>
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ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head office, Toronto, Ont.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

C. J. Foy, Provincial President	Perth.
J. J. O'Connor, Vice-President	Sault Ste. Marie.
Thos. R. Donovan, Provincial Secretary	Ottawa.
J. P. Travers, Provincial Treasurer	Toronto.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 1,004.

Number of members of the Society who died during the year 1920. 13.

The total amount of funeral benefits paid during 1920. \$3,900.00.

IV. Sick Benefits.

Number of members who received sick benefits during 1920: Subordinate bodies. 52.

Total amount of sick benefits paid during 1920: Subordinate bodies. \$1,290.00.

Number of weeks' sickness experienced in 1920: Subordinate lodges. 258.

Amount paid for medical attendance during 1920: Subordinate lodges. \$661.90.

V. Assets.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages	\$10,200 00	
Cash value of bonds	9,827 08	
Cash on hand	1,049 55	
Cash in Standard Bank, savings	1,168 34	
Cash in Standard Bank, Toronto, current	815 52	
Cash in Standard Bank, Ottawa	176 75	
Cash in Bank of Nova Scotia, Ottawa	168 61	
Cash in Capital Trust Corporation	985 81	
All other assets		\$4,087 12
	\$24,391 66	\$4,087 12

VI. Liabilities.—None.

VII. Miscellaneous

Assessments on account of benefit certificates are made quarterly.

Four assessments were made during the year 1920, payable 1st January, April, July, and October.

The books and accounts were duly audited March 18th, 1921.

Names of auditors: Cunningham & Co., Ottawa.

The books of record and account kept by the Society are: Register, Individual Ledger and Cash Book.

Amount of bond of Grand Treasurer. \$15,000.00.

Amount of bond of Grand Secretary. \$500.00.

VIII. Cash Receipts.

	Grand Body.	Subordinate Bodies.
Cash balance from 1919 (not extended), \$27,776.58.		
Cash received during 1920 from:		
Application fees		\$14 00
Dues		4,961 18
Per capita tax	\$546 80	159 50
Assessments	3,924 00	2,943 70
Supplies sold	17 60	
Interest	1,133 45	1,298 72
Premiums	23 00	
Total	\$5,644 85	\$9,377 10

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1920 for:		
Commission and organization expenses	\$92 70	\$173 41
Per capita tax		530 77
Registration fee	10 00	
Medical examiner's salary	110 00	
Board meeting and travelling expenses	403 00	
Supplies bought	21 50	129 81
Rent, light, heat and taxes		934 60
Officers' salaries, auditors' fees	415 00	516 92
Postage, etc.	73 00	63 40
Guarantee premiums		21 60
Interest and exchange	5 22	
Expenses of Annual Meeting	185 00	
Total expenses of management	\$1,315 42	\$2,370 51

(b) Miscellaneous Expenditure.

Endowments or payments in nature thereof		3,150 50
Life insurance claims	3,902 18	
Per capita tax or levies		276 55
Gratuities		1,052 69
Sick benefits		1,290 00
Medical attendance		661 90
Other expenditure	300 00	
Total expenditure	\$5,517 60	\$8,802 15

SONS OF LITHUANIA BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Toronto, Ont.

Incorporated 8th December, 1914.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. Klinaviezius, President	Toronto.
J. Petraviczius, Recording Secretary	Toronto.
A. Morkis, Financial Secretary	Toronto.
J. Petroitis, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken, with a membership of 57.
Number of members who died during 1920, 2.
Amount of funeral benefits paid during 1920, \$300.00.
One member's wife died and funeral benefits amounting to \$75.00 were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 12.
Amount of sick benefits paid during 1920, \$315.00.
Number of weeks' sickness experienced during 1920, 45.
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1920, \$601.93.

III. Assets.

Actual cash on hand	\$31 62
Cash in Imperial Bank, Toronto	570 31
Total	<u>\$601 93</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
Twelve assessments were made during 1920.
The books of the Society were duly audited January 15th, 1921.
Names and addresses of the auditors for 1920 were as follows: V. Yusaitis and J. Butkus, Toronto.
Certain changes were made in the constitution and by-laws during 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$907.23.

Cash received during 1920 from:

Initiation fees	\$13 00
Dues	328 00
Assessments	131 00
Fines	1 50
Supplies sold	7 50
Interest and dividends	25 77
All other sources	12 87

Total	<u>\$519 64</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Interest	2 00
Travelling expenses	11 20
Rent, light, heat and power	26 00
Postage	6 62
Managing officers' salaries	33 12
Printing, advertising, etc.	3 00
All other	16 05

Total expenses of management	<u>\$100 99</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	375 00
Sick benefits	315 00
Disability benefits	33 95

Total	<u>\$824 94</u>
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SAINT STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized March 24th, 1912; incorporated 11th January, 1915.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Paul. J. Bilewicz, President	Toronto.
Jas. Pankowski, Recording Secretary	Toronto.
Jos. Kostizewa, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 64.

- Number of members who died during 1920, 1.
- Amount of funeral benefits paid during 1920, \$75.00.

II. Sick Benefits.

- Number of members who received sick benefits during 1920, 13.
- Amount of sick benefits paid during 1920, \$160.94.
- Number of weeks' sickness experienced during 1920, 32.
- Amount paid for medical attendance during 1920, \$7.00.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1920, \$1,122.52.

III. Assets.

Victory War Loan	\$500 00
Cash in bank	622 52
Total	<u>\$1,122 52</u>

IV. Liabilities. - None.

V. Miscellaneous.

- Assessments are made once a month.
 - Twelve assessments were made during 1920.
 - The books were duly audited on January 8th, 1921, by J. Masternak and W. Bobinski.
- Toronto.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,435.40.

Cash received during 1920 from:

Application fees	\$19 00
Dues	303 50
Assessments	20 00
Interest and dividends	45 22
All other sources	12 02
Total	<u>\$399 74</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Law costs	\$12 00
Registration fee	3 00
Supplies bought	25 50
Expenses of meeting	52 00
Rent, light, heat and taxes	7 35
Postage, telephone, telegrams and express	4 58
Salaries, etc.	28 00
Total expenses of management	<u>\$132 43</u>

(b) Miscellaneous Expenditure.

Funeral benefits	75 00
Sick benefits	160 94
Medical attendance	7 00
Per capita tax and levies	200 00
All other expenditure, Red Cross	52 50
For investments (not extended) \$30.00.	

Total expenditure	<u>\$627 87</u>
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OTTAWA HEBREW BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Ottawa, Ont.

Organized April, 1912; incorporated 12th May, 1915.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

H. Morson, President	Ottawa.
M. Finklestein, Vice-President	Ottawa.
A. Bookman, Treasurer	Ottawa.
I. L. Cohen, Financial Secretary	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 190.

Number of members who died during 1920, none.

Amount paid for funeral benefits during 1920, nil.

II. Sick Benefits.

Number of members who received sick benefits, 13.

Total amount of sick benefits paid during 1920, \$192.00.

Number of weeks' sickness experienced during 1920, 48.

Amount paid for medical attendance during 1920, \$374.25.

Cash standing to credit of Fund, \$559.58.

III. Assets.

Victory Bonds	\$500 00
Cash in Bank of Nova Scotia, Ottawa	559 58
Total	<u>\$1,059 58</u>

IV. Liabilities—None.**V. Miscellaneous.**

No assessments were made during 1920.

The accounts were duly audited for 1920, in May and June, 1920.

Name and address of auditor: I. L. Cohen, Ottawa.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$294.48.

Cash received during 1920 from:

Application fees	\$35 00
Dues	995 50
Supplies sold	14 20
Interest and dividends	36 35
Donations	100 00

Total	<u>\$1,181 05</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fees	83 00
Rent, light, heat and taxes	69 00
Managing officers' salaries	103 31
Printing, etc.	125 63
Postage, etc.	25 00
Supplies bought	23 73

Total expenses of management	\$349 70
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(b) Miscellaneous Expenditure.

Sick benefits	192 00
Medical attendance	374 25

Total expenditure	<u>\$915 95</u>
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LINITZER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, Toronto.

Organized October 5th, 1913; incorporated February 1st, 1916.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. Weisfeld. President	Toronto.
L. Berman. Secretary	Toronto.
N. Volinsky. Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 81.
One member died during 1920, and \$50.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 12.
Total amount of sick benefits paid during 1920, \$124.00.
Number of weeks' sickness experienced during 1920, 23.
Amount paid for medical attendance, \$367.60.
Amount standing to credit of Sick and Funeral Fund, \$223.45.

III. Assets.

Cash value of real estate	\$1.075 00
Cash in Bank of Toronto, Toronto	857 92
Total assets	<u>\$1,932 92</u>

IV. Liabilities.

Due medical officer	\$26 73
	<u>\$26 73</u>

V. Miscellaneous.

Assessments are made when necessary, and no assessment was made.
The books of the Society were duly audited January 22nd, 1921.
Three books of record are kept.
Names and addresses of auditors of accounts of 1920: D. Bresbon and D. Capitofsky, Toronto.
No changes were made during 1920 in the Constitution and Rules in relation to benefits.
Amount of bond of Treasurer, \$200.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$785.38.

Cash received during 1920 from:

Dues	\$1,058 92
Per capita tax	69 00
Interest and dividends	12 74
Donations	43 75
Supplies bought	3 25
Total	<u>\$1,187 66</u>

VIII. Cash Expenditure.*(a) Expenses of Management*

Cash paid during 1920 for:

Law costs	
Registration fee	\$3 00
Premium guarantee	15 00
Travelling expenses	15 00
Rent, light, heat, etc.	81 00
Salaries	85 00
Printing	36 56
Postage	50 96
Interest	69 75
Cemetery payment	50 00
Other management expenses	81 00
Expenses of management	<u>\$487 27</u>

(b) Miscellaneous Expenditure.

Funeral Expenses	50 00
Funeral benefits	50 00
Sick benefits	124 00
Medical attendance	367 60
Hospital	36 25
Total	<u><u>\$1,115 12</u></u>

OTTAWA THEATRICAL MECHANICAL ASSOCIATION No. 49.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Ottawa.

Organized November 3rd, 1911; incorporated April 10th, 1916.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

D. V. Graziadei, President	Ottawa.
F. Farmer, Vice-President	Ottawa.
Romeo R. Marcil, Secretary-Treasurer	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken with a membership of 17.
Number of members who died during 1920, none.
Amount of funeral benefits paid during 1920, nil.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 2.
Amount of sick benefits paid during 1920, \$25.00.
Number of weeks' sickness experienced during 1920, 5.
Amount paid for medical attendance, \$20.00.
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1920, \$102.72.

III. Assets.

Cash in Provincial Bank, Ottawa	\$102 72
Total	<u>\$102 72</u>

IV. Liabilities. None.

V. Miscellaneous.

Assessments are made monthly.
Twelve assessments were made during 1920.
The books of the Society were duly audited January 15th, 1921.
Names and addresses of the auditors for 1920 were as follows: F. Farmer, E. Beaucage, Ottawa.
Amount of bond of Secretary-Treasurer, \$600.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$118.74.

Cash received during 1920 from:

Initiation fees	\$42 00
Dues	107 75
Assessments	1 50
Interest	1 18
All other sources	16 25
 Total	 \$168 68

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Per capita tax and levies	\$12 25
Law costs	1 00
Registration fee	3 00
Managing officers' salaries	30 00
Postage, telephone, etc.	14 76
Premium guarantee	1 50
Rent, light, heat, etc.	3 75
Printing	4 00
 Total expenses of management	 \$70 26

(b) Miscellaneous Expenditure.

Per capita tax or levies	50 00
Sick benefits	25 00
Medical attendance	20 00
All other expenditure	19 44
 Total	 \$184 70

HAMILTON ST. STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, Hamilton.

Organized 5th May, 1916; incorporated 31st May, 1916.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. Lesniok, President	Hamilton.
J. Chudy, Secretary	Hamilton.
A. Bankowski, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 42.
Number of members' wives who died during 1920, 2.
Amount of funeral benefits paid during 1920, \$55.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1920, 9.
Amount of benefits paid in 1920, \$160.00.
Number of weeks' sickness experienced in 1920, 32.
Amount of cash standing to credit of fund, \$1,193.14.

III. Assets.

Cash value of bonds	\$700 00
Cash in Bank of Hamilton, Hamilton	493 14
Total assets	<u>\$1,193 14</u>

IV. Liabilities. -None.

V. Miscellaneous.

Assessments are made monthly.
The accounts of the Society were duly audited December 15th, 1921.
Names and addresses of auditors for 1920: J. Kozioland, F. Pajazkowski, Hamilton.

VII. Cash Receipts

Cash balance from 1919 (not extended), \$1,016.30.

Cash received during 1920 from:

Dues	\$200 00
Assessments	288 00
Interest	29 09
All other sources	25
Total receipts	<u>\$517 34</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee	\$3 00
Supplies bought	15 50
Salaries	5 00
Printing	2 00
Total expenses of management	<u>\$25 50</u>

(b) Miscellaneous Expenditure

Funeral benefits	55 00
Sick benefits	160 00
For investments (not extended), \$100.00.	

Total expenditure	<u>\$240 50</u>
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LOYAL ORDER OF MOOSE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office. Toronto. Ont.

Incorporated 14th April, 1917.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Norman G. Heyd, Grand Dictator	Toronto.
J. Hodgson, Grand Vice- Dictator	Hamilton.
Archie Jacobs, Grand Secretary	Toronto.
Wm. Riddell, Treasurer	Toronto.

I. Funeral Benefits.

Total membership at 31st December, 1920, 2,918.

Eleven members died during 1920, and \$700.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1920. 270.

Total amount of benefits paid in respect of sick members. \$4,039.80.

Number of weeks' sickness experienced in 1920, 1,025.

Amount paid for medical attendance during 1920, \$865.00.

Total amount of cash standing to the credit of Sick and Funeral Benefit Funds, \$4,661.45.

III. Assets.

Cash value of Victory Bonds	\$2,950 00
Cash in Royal Bank, Hamilton	1,675 77
Cash in Royal Bank, Toronto	163 69
Cash in Molson's Bank, Toronto	880 95
Cash in Imperial Bank, St. Thomas	662 73
Cash in Merchants' Bank, New Toronto	643 90
Cash in Merchants' Bank, St. Catharines	425 76
Cash in Royal Bank, Welland	208 65
	\$7,611 45

IV. Liabilities—None.

V. Miscellaneous.

No assessments were made during 1920.

The books were duly audited quarterly in 1920 by J. Gancy, R. Grierson and E. Fletcher.

Amount of bond of each secretary, \$500.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,897.16.

Dues	\$8,403 00
Interest and dividends	413 35
Total	<u>\$8,816 35</u>

VIII. Cash Expenditure.

(a) Expenses of Management

(b) Miscellaneous Expenditure

Funeral benefits	700 00
Sick benefits	4,039 80
Medical attendance	865 00
	<u>\$5,604 80</u>

TORONTO FIREMEN'S BENEFIT FUND

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Head Office, City Hall, Toronto, Ont.

Organized 16th June, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

R. H. Cameron, Chairman	Toronto.
A. W. Laver, Secretary	Toronto.
G. H. Ross, Treasurer	Toronto.

II. Movement in Insurance Certificates.

Number of members, December, 1920, 483.

III. and IV. Sick and Funeral Benefits.

No sick benefits or funeral benefits are undertaken.

V. Assets.

Cash value of bonds, debentures, etc.	\$446,409 95
Cash in Bank of Toronto, Toronto	17,239 63
Interest accrued on bonds. etc.	7,920 37
Contributions in arrears	5,295 93
 Total	 <u>\$476,865 88</u>

VI. Liabilities.—No information.

VII. Miscellaneous.

Assessments are made semi-monthly, and are paid on the first and sixteenth days of each month.

The books were duly audited in March, 1921, by S. C. Scott.

No changes were made in the by-laws during 1920.

VIII. Cash Receipts.

Balance from 1919 (not extended), \$16,769.76.

Cash received during 1920 from:

Assessments	\$49,120 00
Interest	21,456 82
Fines	473 72
Donations	1,670 00
City grant	32,300 00
All others	384 25

Cash received from repayments of investments (not extended), \$32,868.13.

Total receipts	<u>\$105,404 79</u>
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IX. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1920 for:

Clerk hire and sundry expenses	\$399 44
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Total expenses of management	<u>\$399 44</u>
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(b) Miscellaneous Expenditure

Life insurance claims	8,303 02
Pensions	24,327 10
Retiring members	625 53

For investments (not extended), \$104,147.96.

Total expenditure	<u>\$33,655 09</u>
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POLISH YOUNG MEN'S HEBREW SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ont.

Organized in October, 1912; incorporated in Ontario 12th January, 1915.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

D. Sussman, President	Toronto.
S. Kruger, Vice-President	Toronto.
S. Koplonsky, Secretary	Toronto.
I. Lindenbaum, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 140.
Number of members who died during 1920, none.
Amount of funeral benefits paid in 1920, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1920, 50.
Amount of benefits paid in 1919 in respect of sick members, \$450.00.
Number of weeks' sickness experienced during 1920., 48.
Amount paid for medical attendance during 1920, \$500.00.
Amount of cash standing to the credit of sick and funeral fund. \$911.22.

III. Assets.

Cash value of real estate	\$600 00
Cash in Royal Bank	911 22
Total assets	<u>\$1,511 22</u>

IV. Liabilities—None.

V. Miscellaneous.

One assessment for the purpose of sick and funeral benefits was made during 1920.
The books of record and account are: Minute Book, Cash Book and Order Book.
The accounts of the Society were audited in 1920.
During 1920 no changes were made in the Constitution and Rules in relation to sick or funeral benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$865.00.

Cash received during 1920 from:

Medical and cemetery	\$500 00
Dues	525 00
Application fees	6 00
Donations	253 22
Assessments	50 00
All other	200 00
Total	\$1,534 22

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1920 for:

Law costs	\$5 00
Registration fee	3 00
Managing officers' salaries and officers' and auditors' fees	200 00
Rent, light, heat, etc.	200 00
Printing	80 00
Postage	50 00
Total expenses of management	\$538 00

(b) *Miscellaneous Expenditure.*

Sick benefits	450 00
Medical attendance	500 00
Total expenditure	\$1,488 00

CANADIAN HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE NINE MONTHS ENDING 31ST DECEMBER, 1920

Head Office, Toronto, Ontario.

Incorporated in Ontario, 4th December, 1916.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

M. Scheinert, President	Toronto.
J. Schein, Secretary	Toronto.
S. Pulvers, Recording Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 85.

One member's wife died during 1920.

Funeral benefits paid during 1920, \$25.00.

II. Sick Benefits.

Number of persons who received sick benefits during 1920, 9.

Amount paid for sick benefits, \$180.00.

Amount paid for medical attendance, \$208.00.

Number of weeks' sickness experienced, 36.

Cash standing to credit of Fund, \$982.20.

III. Assets.

Cash on hand	\$92 34
Cash deposited in Bank of Commerce, Toronto	889 86
Total assets	<u>\$982 20</u>

IV. Liabilities. -None.**V. Miscellaneous.**

Assessments are made when necessary.

No assessment was made during 1920.

The Society's accounts were audited, January 16th, 1921.

Four books of record are kept.

Names and post office addresses of the auditors of accounts of 1920: J. Taylor, I. Roderman and W. Friedman, Toronto.

Bond of Treasurer, \$50.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,011.10.

Cash received during 1920 from:

Application fees	\$14 00
Initiation fees	12 00
Dues and Doctor fees.....	895 45
Supplies sold	75
Donations	72 62
Interest and Dividends	23 72

Total receipts	<u>\$1,018 54</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Charter fee	\$25 00
Registration fees	3 00
Rent, etc.	54 50
Hospital Fund	37 60
Cemetery	124 25
Printing, etc.	35 21
Postage	36 91
Salaries	60 00
All other	44 72

Total expenses of management	<u>\$421 19</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	25 00
Sick benefits	180 00
Medical attendance	208 00
Gratuities	213 25

Grand Total	<u><u>\$1,047 44</u></u>
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ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Amherstburg, Ont.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

E. Crimmens, President	Amherstburg.
P. A. Barron, Financial Secretary	Amherstburg.
C. Odette, Recording Secretary	Amherstburg.
P. J. Reaume, Treasurer	Amherstburg.

I. and II. Sick and Funeral Benefits.

Sick and funeral benefits are undertaken by the Society. Members, 45.

Number of members who died in 1920, two; amount paid for funeral benefits, \$50.00.

Number of members who received sick benefits in 1920, 2.

Total amount paid for sick benefits in 1920, \$38.28.

Number of weeks' sickness experienced in 1920, 9 4-7.

Balance to credit of fund, 31st December, 1920, \$274.98.

III. Assets.

Cash standing to credit of Sick Benefit Fund, 31st December, 1920	\$274 98
Total assets	<u>\$274 98</u>

IV. Liabilities—No information.

V. Miscellaneous.

Twelve assessments were made during 1920.

The books of the Society were audited February 21, 1921.

Names and addresses of the auditors for 1920: A. J. Burns and J. A. Rafferty, Amherstburg.

VII. Cash Receipts.

Balance from 1919 (not extended), \$235.01.

Cash received during 1920 from:

Initiation fees	\$4 00
Dues	188 25
Interest and dividends	7 30
Total	<u>\$199 55</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee	\$3 00
Supplies bought	5 00
Printing	3 30
Salaries	60 00
Total expenses of management	\$71 30

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	38 28
Total expenditure	<u>\$159 53</u>

PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Belleville, Ont.

Organized 20th February, 1860. and incorporated in Ontario 22nd May, 1894.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Dr. J. W. Edwards, Grand Master	Cataraqui. Ont.
C. A. Lount, Deputy Grand Master	Cornwall. Ont.
W. C. Reid, Grand Treasurer	Belleville. Ont.
F. M. Clarke, Grand Secretary	Belleville. Ont.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 125.
One member died during 1920.
Amount of funeral benefits paid in 1920, \$50.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society. Four members received sick benefits during 1920.
Number of weeks' sickness during 1920, 12 2-7.
Sick benefits amounting to \$36.85 were paid.
Cash standing to credit of Sick Fund, \$544.02.

III. Assets.

Cash in Bank of Montreal, Belleville	\$544 02
Total assets	<u>\$544 02</u>

IV. Liabilities.—None.

V. Miscellaneous.

Dues are collected quarterly, in advance.
The Society's accounts were audited March 29th, 1921.
The books of record kept are: Membership Register, Record and Cash Book.
The name and post office address of the auditor for 1920 was as follows: J. W. Davidson, Belleville.
Amount of bond of Secretary-Treasurer, \$1,000.00 (combined).

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$545.45.

Cash received during 1920 from:

Dues	\$95 92
Interest	15 00
Total receipts	<u>\$110 92</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Officers' salary	5 00
Printing, etc.	16 50
Total expenses of management	<u>\$24 50</u>

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	36 85
Refund	1 00
Total expenditure	<u>\$112 35</u>

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ontario.

Organized 10th March, 1890, incorporated in Ontario, 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

R. W. Coulson, President	Toronto.
E. Z. Hopkings, Secretary	Toronto.
M. J. Orr, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 390.
Number of members who died during 1920, 2.
Amount of funeral benefits paid during 1920, \$265.00.
Cash to credit of fund at 31st December, 1920, \$2,547.51.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1920, 114.
Amount of benefits paid in 1920, \$1,224.40.
Number of weeks' sickness experienced in 1920, 341 1-7.
Amount paid for medical attendance, \$380.76.
Cash to credit of fund at 31st December, 1920, \$1,647.56.

III. Assets.

	Grand Body.	Subordinate Bodies.
Cash value of Victory Bonds		\$100 00
Cash in bank	\$2,547 51	1,625 11
Total assets	\$2,547 51	\$1,725 11

IV. Liabilities.—None.

V. Miscellaneous.

Two assessments were made during 1920.
The accounts of the Society were duly audited December 21st, 1920.
Names and addresses of the auditors for the year 1920: T. Hildon and R. Ivey, Toronto.
and A. J. Stanley, Toronto.

VIII. Cash Receipts.

	Grand Body.	Subordinate Bodies.
Cash balance from 1919 (not extended).		
Grand Lodge, \$2,193.20; Subordinates, \$1,441.47.		
Cash received during 1920 from:		
Initiation fees		\$106 25
Dues	\$559 81	1,573 55
Interest and dividends		538 36
All other sources	59 50	664 95
Total receipts	\$619 31	\$2,883 11

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1920 for:		
Registration fee	\$3 00	.....
Per capita tax or levies		588 40
Rent, light, heat, etc.		99 25
Salaries' officers' and auditors' fees	45 00	180 00
Printing, stationery, advertising, etc.		26 06
Postage, telegrams, etc.	10	3 50
All other		29 00
Total expenses of management	\$48 10	\$906 21

(b) Miscellaneous Expenditure.

Funeral benefits	265 00	.....
Sick benefits		1 225 40
Medical attendance		380 76
Gratuities		166 00
Total expenditure	\$313 10	\$2,678 37

HEBREW SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized April 1st, 1917, and incorporated in Ontario, 8th April, 1918.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

H. Korenblum, President	Toronto.
G. Tenenbaum, Secretary	Toronto.
F. Fox, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 100.
Number of members who died during 1920, none.
Amount of funeral benefits paid in 1920, \$10.00. in respect of member's child.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1920. 4.
Amount of benefits paid in 1920, in respect of sick members, \$48.00.
Number of weeks' sickness experienced during 1920, 8.
Amount paid for medical attendance during 1920, \$364.09.
Amount standing to credit of Fund at 31st December, 1920, \$37.76.

III. Assets.

Real estate	\$2,200 00
Cash on hand	37 76
Total assets	<u>\$2,237 76</u>

Liabilities—No information.

V. Miscellaneous.

The books of record and account are: Recording Ledger and Cash Book.
The accounts of the Society were audited quarterly during 1920.
Names and addresses of the auditors for 1920 were as follows: E. Korenblum and T. Drylock, Toronto.
During 1920 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.
Amount of bond of Treasurer, \$100.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$741.03.

Cash received during 1920 from:

Application fees	\$7 25
Dues	1,094 15
Degrees and cards	5 00
Interest and dividends	15 53
Assessments	52 00
Per capita tax and levies	86 00
Repayment of loan (not extended), \$239.80.	

Total	<u>\$1,259 93</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Law costs	\$2 20
Rent, etc.	54 00
Registration fee	3 00
Printing, etc.	23 50
Postage, etc.	43 98
Salaries	150 00
Premium for guarantee	20 00
Interest	9 00

Total expenses of management	<u>\$305 68</u>
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(b) Miscellaneous Expenditure.

Funeral benefits (children)	10 00
Sick benefits	48 00
Medical attendance	364 09
Gratuities	187 10

For investments (not extended), \$1,288.13.

Total expenditure	<u>\$914 87</u>
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BRUNNER MOND MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Amherstburg, Ontario.

Incorporated in Ontario, June 6th, 1918.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. C. Garrels, President	Amherstburg.
T. G. Barrington, Vice-President	Amherstburg.
H. M. Stancliff, Secretary-Treasurer	Amherstburg.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 446.
Number of members who died during 1920, 1.
Amount of funeral benefits paid in 1920, \$100.00.
Three members' wives died in 1920; funeral benefits paid, \$150.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1920, 53.
Amount of benefits paid in 1920, in respect of sick members, \$711.46.
Number of weeks' sickness experienced during 1920, 118½.
Amount paid for medical attendance during 1920, \$1 573.38.
Amount standing to credit of fund at 31st December, 1920, \$7,270.97.

III. Assets.

Cash value of mortgages	\$2,500 00
Cash in Imperial Bank, Amherstburg	7,270 97
All other	319 65
Total	<u>\$10,090 62</u>

IV. Liabilities—Medical Attention, \$153.50

V. Miscellaneous.

The books of record and account are: Journal, Ledger and Cash Book.
The accounts of the Society were audited 31st December, 1920.
Names and addresses of the auditors for 1920 were as follows: P. G. French and W. W. Eccles, Amherstburg.
During 1920 certain changes were made in the Constitution and Rules, in relation to sick or funeral benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$3,467.33.

Cash received during 1920 from:

Initiation fees	\$1.013 00
Dues	5,524 70
Interest	283 50
Total	<u>\$6,821 20</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Printing	110 20
Total expenses of management	<u>\$113 20</u>

(b) Miscellaneous Expenditure.

Funeral benefits	250 00
Sick benefits	711 46
Medical attendance and hospital	1,573 38
Expenditure other than foregoing	369 52
Total expenditure	<u>\$3,017 56</u>

H. A. MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto.

Incorporated in Ontario, 15th June, 1918.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

John T. West, President	Toronto.
F. Heathfield, Vice-President	Toronto.
G. Bartholomew, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 989.
Number of members who died during 1920, 3.
Amount of funeral benefits paid in 1920, \$300.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1920, 305.
Amount of benefits paid in 1920, in respect of sick members, \$4,181.00.
Number of weeks' sickness experienced during 1920, 697.
Amount paid for medical attendance during 1920, \$3,058.00.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1920.
\$2,197.63.

V. Assets.

Cash in Royal Bank. Toronto	\$2,504 33
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VI. Liabilities—\$306.70.

VII. Miscellaneous.

The Society's accounts were duly audited for 1920, October, 1920, and January 12th, 1921.
Names and addresses of auditors: N. Sinclair and J. C. Rowan, Toronto.
Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.
Amount of bond of Secretary-Treasurer, \$1,000.00.

VIII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,084.55.

Cash received during 1920 from:

Assessments	\$9,138 90
Supplies sold	23 05
Medical fees	1,780 40
Repayment of loan (not extended), \$77.00.	

Total Receipts	<u>\$10,942 35</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Law costs	50
Registration fee	10 00
Supplies bought	2,091 58
Managing officers' salaries, etc.	256 00
Postage	14 80
Guarantee premiums	5 00
Rebates	38 05
Printing	14 34

Total expenses of management	<u>\$2,430 27</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	300 00
Sick benefits	4,181 00
Medical attendance	3,058 00
Gratuities	70 00
Loans to members	117 00

Grand total	<u>\$10,156 27</u>
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CONSUMERS' GAS COMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized 26th June, 1918; incorporated in Ontario, July 4th, 1918.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Wm. Forbes, President	Toronto.
Wm. Arnot, Vice-President	Toronto.
Chris. J. Kennedy, Secretary	Todmorden.
Alfred Johnson, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 510.
Number of members who died during 1920, 2.
Amount of funeral benefits paid during 1920, \$318.00.
Cash to credit of fund at 31st December, 1920. \$21.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1920, 91.
Amount of benefits paid during 1920, \$2,549.12.
Number of weeks' sickness experienced in 1920, 509.
Medical attendance, \$1,090.11.
Cash to credit of Sick Benefit Fund, \$320.93.

III. Assets.

Cash in Dominion Bank, Toronto	\$341 93
Total assets	<u>\$341 93</u>

IV. Liabilities - None.

V. Miscellaneous.

Twelve assessments were made during 1920.
The accounts of the Society were duly audited quarterly during 1920.
Names and addresses of the auditors for the year 1920: W. B. Moss and La Schoenfeldt,
Toronto.
The books kept are as follows: Cash Book, Day Book and Ledger.
No changes were made in the Constitution during 1920.
Amount of bond of treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance (not extended), \$684.74.

Cash received during 1920 from:

Assessments and dues	\$3.242 50
Interest and dividends	5 37
Donation	500 00
Total receipts	<u>\$3.747 87</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Expenses of annual meeting	\$2 00
Registration fee	3 00
Salaries	60 00
Premium for guarantee of lodge officers	5 00
Printing, etc.	7 65
Revenue stamps	17 00
All other	38 80
Total expenses of management	<u>\$133 45</u>

(b) Miscellaneous Expenditure.

Funeral benefits	318 00
Sick benefits	2,549 12
Medical attendance	1,090 11
Total expenditure	<u>\$4,090 68</u>

CANADA CYCLE AND MOTOR CO., LIMITED, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Weston, Ont.

Organized July 15th, 1918; incorporated in Ontario, August 20th, 1918.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. Pearce, President	Weston.
W. H. Lundy, Vice-President	Toronto.
P. Knight, Secretary-Treasurer	Weston.

I. Funeral Benefits

Funeral benefits are undertaken by the Society, with a total membership of 406.
 Number of members of the Society who died during 1920, 2.
 Amount of funeral benefits paid during 1920, \$60.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1920, 165.
 Amount paid for sick benefits during 1920, \$2,156.67.
 Number of weeks' sickness experienced during 1920, 417 2-7.
 Amount paid for medical attendance during 1920, \$855.28.
 Amount of cash standing to the credit of the fund, \$549.92.

III. Assets.

Cash on hand	\$2 75
Cash in Bank of Montreal, Weston	547 17
Total	<u>\$549 92</u>

IV. Liabilities.—None.

V. Miscellaneous.

Twenty-six assessments were made during 1920.
 The Society's accounts were duly audited August 1920, and January, 1921.
 The books of record or account kept are: Minute, Cash Order on Treasurer.
 Names and addresses of auditors for 1920: H. C. Higgins, Weston; E. C. Roy, Weston.
 No changes were made in 1920 in the Constitution and Rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$694.14.

Cash received during 1920 from:

Assessments	\$3,070 25
Interest	10 49
Donations	105 00
Total receipts	<u>\$3,185 74</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Law costs	\$ 50
Registration fee	3 00
Expenses of annual meeting	89 69
Supplies bought	82
Salaries	160 00
Postage	4 00
Total expenses of management	<u>\$258 01</u>

(b) Miscellaneous Expenditure.

Funeral benefits	60 00
Sick benefits	2,156 67
Medical attendance	855 28
Total expenditure	<u>\$3,329 96</u>

SONS OF JACOB BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized 5th August, 1918: incorporated in Ontario, August 7th, 1918.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

E. Palter, Chairman	Toronto.
M. Lukofsky, Treasurer	Toronto.
M. Zimmerman, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 246.

One member died during 1920 and \$150.00 funeral benefits were paid.

Amount of funeral benefits during 1920 for member's parent, \$35.00, and \$41.00 funeral expenses for member's children.

Total amount standing to credit of fund at 31st December, 1920, \$581.42.

II. Sick Benefits.

Number of members who received sick benefits, 8.

Total amount paid in respect of sick members in 1920, \$141.00.

Number of weeks' sickness experienced in 1920, 23½.

Amount paid for medical attendance, \$424.30.

Total amount standing to credit of fund at 31st December, 1920, \$969.21.

III. Assets.

Cash value of real estate	\$2,248 00
Cash value of bonds, etc.	701 00
Cash in Royal Bank	1,550 63
Cash in Dominion Bank	501 86
All other	62 00
 Total assets	 <u>\$5,063 49</u>

IV. Liabilities—\$630.00.

V. Miscellaneous.

Assessments are made once a year if necessary.

Society's books were duly audited quarterly during 1920.

No assessments were made in 1920.

The books of record are: Cash Book, Day Book and Ledger.

Names and addresses of auditors for 1920 were as follows: S. Collins, D. Chait and L. Femberg, Toronto.

Amount of bond of Secretary, \$100.00.

Amount of bond of Treasurer, \$200.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$1,298.42.

Cash received during 1920 from:

Application fees	\$40 00
Initiation fees	94 00
Dues	2,070 08
Supplies sold	1 25
Donations	25 00
All other	67 73
Repayment of loan or investment not extended, \$471.15.	

Total	\$2,298 06
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Supplies bought	32 00
Rent, light, heat and taxes	69 75
Managing officers' salaries	227 25
Postage, telephones, etc.	128 85
Other expenses	100 00
Banquet expenses	80 00

Total expenses of management	\$640 85
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(b) Miscellaneous Expenditure.

Payment for burial ground	230 90
Funeral benefits	301 00
Sick benefits	141 00
Medical attendance	440 30
Gratuities	193 75
All other	96 95
For investments (not extended), \$472.25.	

Total	\$2,044 75
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ORANGE YOUNG BRITON LODGE, No. 33.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Orange Hall, Ottawa.

Organized 6th March, 1873 and incorporated in Ontario. 6th November, 1895.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

G. McGuire, Worshipful Master	Ottawa.
L. E. Ferguson	Ottawa.
C. G. Pepper, Treasurer	Ottawa.

I. Funeral Benefits—None.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1920, 6.
Amount paid for sick benefits during 1920, \$75.00.
Number of weeks' sickness experienced during 1920, 25.
Amount standing to credit of sick benefit fund, \$684.03.

III. Assets.

Cash deposited in Bank of Nova Scotia, Ottawa	\$384 03
Victory Bonds	300 00
Total assets	<u>\$684 03</u>

IV. Liabilities—None.

V. Miscellaneous.

The Society's accounts were audited April 15th, 1921.
The books of record are: Minute Book and Secretary's and Treasurer's Books.
Names and addresses of the auditors for 1920: E. Gobey and G. Evans, Ottawa.
No changes were made during 1920 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts

Cash balance from 1919 (not extended), \$302.45.	
Cash received during 1920 from:	
Dues	\$133 90
Dividends and interest	23 06
Total receipts	<u>\$156 96</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

(b) Miscellaneous Expenditure.

Sick benefits	\$75 00
All other	38
Total expenditure	\$75 38

STASZOWER BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920..

Head Office, Toronto, Ont.

Organized March, 1918; incorporated April 8th, 1918.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

C. Kellerman, President	Toronto.
A. Mandelbaum, Vice-President	Toronto.
W. Applebaum, Secretary	Toronto.
S. Solnick, Treasurer	Toronto.

I. Funeral Benefits.

Total membership at 31st December, 1920, 64.
Number of members who died during 1920, None.
Amount of funeral benefits paid in 1920 in respect of children members, \$31.00.

II. Sick Benefits.

Number of members who received sick benefits in 1920, 18.
Amount of benefits paid in 1920 in respect of sick members, \$231.00.
Number of weeks' sickness experienced in 1920, 38½.
Amount paid for medical attendance in 1920, 289.13.
Total amount standing to the credit of the fund at 31st December, 1920, \$243.25.

III. Assets.

Cash in Dominion Bank, Toronto	\$566 42
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IV. Liabilities.—Nil.

V. Miscellaneous.

Assessments are made when necessary.
No assessments were made during 1920.
The books of the Society were audited January 8th, 1921.
Names and addresses of auditors for 1920: S. Sanenberg and J. Reingrertz, Toronto.
Books kept by the Society: Day Book, Cash Book, Ledger and Recording Books.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$843.65.	
Cash received during 1920 from:	
Dues	639 54
Total receipts	\$639 54

VIII. Cash Expenditure.

(a) Expenses of Management

Law costs	40 00
Registration fee	3 00
Managing officers' salaries	65 00
Printing, etc.	36 45
Postage, etc.	21 19
Total expenses	\$165 64

(b) Miscellaneous Expenditure

Funeral benefits re children	31 00
Sick benefits	231 00
Medical attendance	289 13
Donations	200 00
Total	\$916 77

STAR OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Niagara Falls, Ont.

Incorporated in Ontario, 27th September, 1918.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Andrea Pesce, President	Niagara Falls.
A. Saccomanno, Secretary	Niagara Falls.
R. D'Amato, Treasurer	Niagara Falls

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 57

No member died during 1920.

Funeral benefits paid during 1920, nil.

II. Sick Benefits.

Number of persons who received sick benefits during 1920, 12.

Amount paid for sick benefits, \$123.69.

Number of weeks' sickness experienced, 25.

Amount paid for medical attendance, \$105.66.

Total amount of cash standing to credit of the Fund at 31st December, 1920, \$1.165.01.

III. Assets.

Real Estate	\$250 00
Cash deposited in bank	1,292 51
Total assets	<u>\$1,542 51</u>

IV. Liabilities—None.

V. Miscellaneous.

Assessments are made monthly.

The Society's accounts were audited quarterly during 1920.

The books of record kept are as follows: Cash Book, Minute Book, Treasurer's Certificate Book, etc.

Names and post office addresses of the auditors of accounts of 1920: J. Mitchell, S. Petruzzo and Rev. T. Zazza, Niagara Falls.

No changes were made in regard to sick benefits during 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$932.92.

Cash received during 1920 from:

Dues	\$492 58
Interest and dividends	32 46
Donations	127 50
Total receipts	<u>\$652 54</u>

VIII. Cash Expenditure

(a) Expenses of Management.

Cash paid during 1920 for

Registration fee	\$3 00
Supplies bought	9 85
Rent, etc., ...	25 75
Postage, etc.	1 75
Printing, ...	28 25
Other expenses	5 00
Total expenses of management	<u>\$73 60</u>

(b) Miscellaneous Expenditure.

Sick benefits	123 69
Medical attendance	105 66
Grand total	<u><u>\$302 95</u></u>

SOCIETA DI MUTUO SOCCORSA RACALMUTESE.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER. 1920.

Head Office, Hamilton, Ontario.

Organized 1st April, 1918; incorporated 2nd January, 1919.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

G. Scime, President	Hamilton.
Carmelo Borsellino, Secretary	Hamilton.
Salvatore Scime, Treasurer	Hamilton.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1920, 72.
No member died and no funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1920, 14.
Total amount of benefits paid in 1920, in respect of sick members, \$175.00.
Number of weeks' sickness experienced in 1920, 35.
Amount paid for medical attendance during 1920, \$131.50.

III. Assets.

Cash in Bank of Hamilton, Hamilton	\$431 93
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IV. Liabilities—None.

V. Miscellaneous.

No assessments were made during 1920.
The books of the Society were audited for 1920, on 1st January, 1921.
Names and addresses of the auditors for 1920: G. Scime; C. Borsellino and S. Scime, Hamilton.
Books kept by the Society: Cash Book, Ledger and Minute Book.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$403.00.	
Cash received during 1920 from:	
Dues	\$580 00
Total receipts	\$580 00

VIII. Cash Expenditure.*(a) Expenses of Management.*

Registration fee	\$3 00
Supplies bought	186 57
Rent, light, heat and taxes	40 00
Printing, etc.	15 00
Total expenses of management	\$244 57

(b) Miscellaneous Expenditure

Sick benefits	175 00
Medical attendance	131 50
Total	\$551 07

WILLIAM ROGERS MANUFACTURING COMPANY WELFARE SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Niagara Falls, Ontario.

Organized February, 1919; incorporated April 7th, 1919.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

H. Rader, President	Niagara Falls
M. G. Hess, Secretary	Stamford
J. L. Vanstone, Treasurer	Niagara Falls.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society. The membership of which at 31st December, 1920, was 106.

No members died during 1920.
Total amount of funeral benefits paid during 1920, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1920, 17.
Number of weeks' sickness experienced during 1920, 58.
Amount paid for sick benefits during 1920, \$349.00.
Total cash standing to credit of Sick Benefit Fund at 31st Dec., 1920, \$615.87.

III. Assets.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1920	\$615 87
	\$615 87

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
Twelve such assessments were made during 1920.
The books of the Society were duly audited in 1920, on December 11, 1920.
Name and address of auditor for 1920: P. M. Dennis, Stamford, Ont.
The books kept by the Society are Minute Book, Journal and Cash Book.
Amount of bond of treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$361.00.

Cash received during 1920 from:

Dues	\$500 00
Donations	125 00
Total	\$625 00

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fees	\$3 00
Printing, etc.	11 25
Premium for guarantee	5 00
All other	1 88
Total management expenses	\$21 13

(b) Miscellaneous Expenditure.

Sick benefits	349 00
Total expenditure	\$370 13

AMERICAN WATCH CASE COMPANY'S EMPLOYEES' MUTUAL WELFARE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized April, 1919; incorporated 23rd April, 1919.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

P. H. Randall, President	Toronto.
H. McGowan, Secretary	Toronto.
J. McKnight, Treasurer	Toronto.

I. Funeral Benefits.

Total membership of Society at 31st December, 1920, 144.
No member died and no funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1920, 66.
Amount of benefits paid in 1920 in respect of sick members, \$752.20.
Number of weeks' sickness experienced during 1920, 86 1-6.
Total amount of cash standing to credit of fund at 31st December, 1920, \$477.86.

III. Assets.

Cash on hand	\$475 00
Cash in Imperial Bank, Toronto	477 86
All other	4 55
Total assets	<u>\$957 41</u>

IV. Liabilities—None.

V. Miscellaneous.

Thirteen assessments were made during 1920.
The books of the Society were audited January 28th, 1921.
Names and addresses of the auditors for 1920: Chas. Emery and W. Leask, Toronto.
Books kept by the Society: Minute. Due and Cash Book. Members' Register.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$500.65.

Cash received during 1920 from:

Application fees	\$32 50
Dues	916 65
Donations	300 00

Total receipts	<u>\$1,249 15</u>
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VIII. Cash Expenditure.*(a) Expenses of Management.*

Registration fee	\$3 00
Supplies bought	6 90
Officers' salaries	50 00

Total expenses of management	<u>\$59 90</u>
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(b) Miscellaneous Expenditure.

Sick benefits	752 20
For Investments (not extended), \$459.84.	

Grand total	<u><u>\$812 10</u></u>
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ITALO CANADESE BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto.

Organized April 7th. and incorporated in Ontario, June 18th, 1919.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

G. Attilia, President	Toronto.
R. V. Glionna, Treasurer	Toronto.
G. Bagnato, Secretary	Toronto.

I. Funeral Benefits.—None.

Total membership of Society at 31st December, 1920, 110.

No member died during 1920, and no funeral benefits were paid.

Total cash standing to credit of Funeral Fund, none.

II. Sick Benefits.

Number of members who received sick benefits in 1920, 26.

Amount of benefits paid in 1920, in respect of sick members, \$500.00.

Number of weeks' sickness experienced in 1920, 85.

Amount paid for medical attendance during 1920, \$150.00.

Total amount of cash standing to credit of fund at 31st December, 1920. \$1,246.23.

III. Assets.

Cash in Bank of Toronto. Toronto	\$1,246 23
Total assets	<u>\$1,246 23</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Four assessments were made during 1920.

The Society's accounts were audited 7th December, 1921.

Names and addresses of the auditors for 1920: F. Saporito and A. Ciavarella, Toronto.

No changes were made during 1920 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$843.51.

Cash received during 1920 from:

Application fees	
Dues	\$1,127 45
Supplies sold	78 55
Interest and dividends	16 75
Total receipts	\$1,222 75

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee	\$3 00
Rent	18 00
Officers' salaries	100 00
Printing	36 90
Postage	12 13
Total expenses of management	\$170 03

(d) Miscellaneous Expenditure.

Sick benefits	500 00
Medical attendance	150 00
Total expenditure	\$820 03

SLINGSBY MANUFACTURING COMPANY, LIMITED, EMPLOYEES' SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER, 1920.

HEAD OFFICE, BRANTFORD

Incorporated in Ontario 16th March, 1920.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

Allan Varey, President	Brantford.
C. B. Hitchon, Secretary	Brantford.
Wm. Hartwell, Treasurer	Brantford

I. Funeral Benefits.

The Society undertakes funeral benefits.
 The membership at 31st December, 1920, 300.
 One member died during 1920.
 Total amount paid for funeral benefits, 1920, \$50.00.

II. Sick Benefits.

The Society undertakes sick benefits.
 Number of members who received sick benefits in 1920, 22.
 Total amount of sick benefits paid in 1920, \$378.06.
 Number of weeks' sickness experienced in 1920, 94½.
 *Amount of cash standing to credit of fund at 31st December, 1920, \$376.39.

III. Assets.

Cash on deposit in Bank	\$376 39
Total assets	<u>\$376 39</u>

IV. Liabilities—None.

V. Miscellaneous.

Eleven assessments were made during 1920.
 The books of the Society were duly audited January 1921.
 Names and addresses of the auditors: R. Gofton and J. Layden, Brantford.
 No changes were made during 1920 in the organization or management, or in the Constitution or Rules in relation to benefits.
 Books of account kept by Society: Minute Book, Order of Treasurer, Cash, Cheque Book.

VII. Cash Receipts.

Cash balance from 1919 (not extended), nil.	
Assessments	\$827 75
Interest	3 25
Total receipts	<u>\$831 00</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Supplies bought	\$26 55
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Total expenses of management	\$26 55
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(b) Miscellaneous Expenditure.

Funeral benefits	50 00
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Sick benefits	378 06
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Total expenditure	<u>\$454 61</u>
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JUDEAN BENEVOLENT AND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Ottawa, Ont.

Incorporated in Ontario, 25th June, 1919.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

A. J. Daneygar, President	Toronto.
I. Hornick, Secretary	Toronto.
E. Godfrey, Treasurer	Toronto.

I. Funeral Benefits.

Sick and funeral benefits are undertaken by the Society. Members, 155.
Nmbcr of members' wives who died in 1920, one; amount paid for funeral benefits, \$75.00.

II. Sick Benefits.

Number of members who received sick benefits, 23.
Total amount paid in 1920 in respect of sick members, \$444.00.
Number of weeks' sickness experienced in 1920, 77.
Amount paid for medical attendance during 1920, \$284.51.
Total amount of cash standing to credit of fund at 31st December, 1920, \$844.01.

III. Assets.

Cash in Standard Bank, Toronto	\$1,301 40
Total assets	<u>\$1,301 40</u>

IV. Liabilities—No information.

V. Miscellaneous.

The books and accounts of the Society were duly audited July, 1920, and January, 1921.
The names and addresses of the auditors were as follows: B. Isaac and H. Berman, Toronto.
Amount of bond of secretary, \$500.00.
Amount of bond of treasurer, \$500.00.

VII. Cash Receipts.

Balance from 1919 (not extended), \$943.25.

Cash received during 1920 from:

	Grand Body.	Subordinate Bodies.
Application fees	\$6 00	.....
Initiation fees	21 00	.....
Dues	1,385 96	\$200 73
Assessments	71 46	.....
Relief dues	66 09	.....
Sale of plot	10 00	.....
Burial ground dues	13 00	.....
Supplies sold	136 46	25
Donation	48 00	.....
Interest and dividends	25 04	2 05
All other	115 08	.....
Total receipts	\$1,898 09	\$203 03

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

	Grand Body.	Subordinate Bodies.
Registration fee	\$3 00	.....
Hospital maintenance	117 00	.....
Supplies bought	206 20	19 09
Rent, light, heat and taxes	61 50	35 66
Managing officers' salaries	124 00	.....
Grants to war sufferers	25 00	.....
Printing, stationery and advertising	65 24	.....
Postage, telephones, etc.	30 14	6 76
Premium of guarantee	10 00	.....
All other	19 94	2 00
Total expenses of management	\$692 02	\$63 51

(b) Miscellaneous Expenditure

Funeral benefits	\$75 00	.....
Specialist	20 00	.....
Sick benefits	424 00	.....
Shiva	74 00	.....
Medical attendance	184 25	26 26
Gratuities	152 44	.....
All other .....	.....	31 49
Grand totals	\$1,621 71	\$121 26

SONS OF ABRAHAM BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Organized April 15th, 1919, and incorporated in Ontario July 1st, 1919.

Head Office, Hamilton.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

S. Taylor, President	Hamilton.
L. Lefkovitz, Vice-President	Hamilton.
P. Reiter, Secretary	Hamilton.
A. Kornreich, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 77.
Funeral benefits paid in 1920, \$30.50.

II. Sick Benefits.

Number of members who received sick benefits, 9.
Total amount of benefits paid during 1920, \$120.00.
Number of weeks' sickness experienced in 1920, 20.
Amount paid for medical attendance, \$150.65.
Total amount of cash standing to the credit of the fund. \$403.68.

III. Assets.

Cash in bank	\$480 43
Total assets	<u>\$480 43</u>

IV. Liabilities —None.

V. Miscellaneous.

One assessment was made during 1920.
The Society's accounts were audited August, 1920.
The books of record kept are a Cash Book, Minute Book, Ledger and Abstract.
Names and addresses of the auditors for 1920: M. Barrach and J. Cohen. Hamilton.
No changes were made in the Constitution and By-laws during 1920.
Amount of bond of Treasurer, \$300.00.
Amount of bond of Secretary, \$100.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$379.88.

Cash received during 1920 from:

Application and initiation fees	\$31 00
Dues	724 86
Per capita tax and levies	6 25
Supplies sold	33 24
Interest and dividends	2 30
Donations	6 20
Total receipts	\$803 85

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Commission and organization	9 30
Law costs	5 00
Supplies bought	117 37
Rent, light, heat, etc.	57 50
Managing officers' salaries	50 00
Printing, etc.	85 70
Postage, etc.	45 00
All other	29 28
Total expenses of management	\$402 15

(b) Miscellaneous Expenditure.

Funeral benefits	30 50
Sick benefits	120 00
Medical attendance	150 65
Total expenditure	\$703 30

INDEPENDENT HEBREW BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Ottawa, Ont.

Organized January 19th, 1919; incorporated August 2nd, 1919.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

D. Ferguson, President	Ottawa.
M. H. Levey, Vice-President	Ottawa.
C. Greenberg, Financial Secretary	Ottawa.
H. Stein, Treasurer	Ottawa.

I. Funeral Benefits.

Total membership of Society at 31st December, 1920, 50.
No member died and no funeral benefits were paid.

II. Sick Benefits.

Four members were sick during 1920.
Sick benefits were paid during 1920 amounting to \$96.00.
Number of weeks' sickness in 1920, 18.
Amount paid for medical attendance during 1920, \$137.00.
Amount standing to the credit of the fund, \$503.41.

III. Assets.

Cash in Bank of Nova Scotia, Ottawa	\$503 41
Total assets	\$503 41

IV. Liabilities.—None.

Miscellaneous.

Assessments are payable monthly.
The books of the Society were audited for 1920.
Names and addresses of auditors for 1920: M. H. Levey and C. Greenberg, Ottawa.
The books kept by the Society are: Ledger, Dues, Entry, Cash, etc.

VII. Cash Receipts.

Cash balance from 1919, nil.

Cash received during 1920 from:

Application fees	\$8 00
Initiation fees	2 00
Dues	277 41
Assessments	18 00
Per capita tax and levies	118 00
Interest and dividends	6 30
Donations	88 00
All other	128 25
Total receipts	\$645 96

VIII. Cash Expenditure.

(a) Expenses of Management.

Travelling expenses	\$5 25
Supplies bought	22 00
Rent, light, heat and taxes	40 00
Officers' salaries	6 25
Printing, stationery and advertising and postage	50 65
All other	10 62
	\$134 77

(b) Miscellaneous Expenditure.

Sick benefits	\$34 00
Disability benefits	12 00
Medical attendance	137 00
Gratuities	62 00
All other	210 58
	\$640 35

WILLYS-OVERLAND EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE NINE MONTHS ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Organized March 29th, 1920; incorporated April 7th, 1920.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

H. E. Brasier, President	Toronto.
B. H. Capsey, Treasurer	Toronto.
G. Kingsburgh, Secretary	Toronto.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1920, 131.

One member of the Society died during 1920.

Total amount of funeral benefits paid during 1920, \$50.00.

II. Sick Benefits.

Number of members who received sick benefits in 1920, 81.

Amount of benefits paid in 1920 in respect of sick members, \$1,518.50.

Number of weeks' sickness experienced in 1920, 256.

Total amount of cash standing to credit of fund at 31st December, 1920, \$1,630.96.

III. Assets.

Cash on hand	\$26 20
Cash in Bank of Commerce (current)	593 45
Cash in Bank of Commerce (savings)	1,011 31
Total assets	<u><u>\$1,630 96</u></u>

IV. Liabilities—None.**V. Miscellaneous.**

Assessments are made every two weeks.

Nineteen assessments were made during 1920.

The books of the Society were audited January 27th, 1921.

Name and address of the auditor for 1920: James Bruce, Toronto.

VII. Cash Receipts.

Cash balance from 1919 (not extended), nil.

Dues	\$3,252 90
Interest and dividends	11 31
Total receipts	<u><u>\$3,264 21</u></u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Charter fees	\$1 00
Registration fees	13 00
Supplies bought	65
Printing	44 10
Postage	6 00
	\$64 75

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	1,518 50
	\$1,633 25

TORONTO HEARTS OF OAK MEDICAL AGENCY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ont.

Incorporated in Ontario 7th November, 1919.

The Executive Officers of the Society at the 31st December, 1920. were as follows:

Charles T. Pearson, President	Toronto.
Richard Jones, Treasurer	Toronto.
Francis C. Babbage, Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 111.

No funeral benefits were paid during 1920.

II. Sick Benefits.—None.

III. Assets.

Cash on hand	\$ 49
Cash in Dominion Bank. Toronto	237 97
Total assets	\$238 40

IV. Liabilities.—None.

V. Miscellaneous.

No assessments were made during 1920.

The books of the Society were duly audited for 1920 on January 2nd, 1921.

Names and post office addresses of the auditors 1920: E. S. Marks and A. T. Chapman.

Toronto.

Books of record kept by the Society: Income and Expenditure Books and Contribution Book.

No changes were made during 1920 in the Constitution of the Society.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$301.26.

Cash received during 1920 from:

Initiation fees	\$26 50
Dues	305 40
Interest	7 90
Donations	20 50

Total receipts	\$360 30
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee	\$3 00
Law costs	6 00
Travelling expenses	9 70
Rent, light, heat and taxes	47 50
Managing officers' salaries	40 00
Printing, stationery and advertising	14 81
Postage, telephone, etc.	39 27

Total expenses of management	\$160 28
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(b) Miscellaneous Expenditure.

Medical attendance	\$140 00
Gratuities	5 00
All other	117 88

Grand totals	\$423 16
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CZENSTOCHOWER AID SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto.

Organized July 1st, 1915; incorporated 11th September, 1916.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

J. Rubin, President	Toronto.
S. Shrott, Secretary	Toronto.
C. Danziger, Treasurer	Toronto.

I, Funeral Benefits

One member's wife died and \$50.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits were undertaken by the Society, with a membership of 122.

Number of members who received sick benefits during 1920, 27.

Amount of sick benefits paid during 1920, \$356.00.

Number of weeks' sickness experienced during 1920, 44.

Amount paid for medical attendance, \$338.00.

Total amount standing to credit of fund, \$1,081.96.

III. Assets.

Cash in Bank and on hand	1,081 96
Total assets	\$1,081 96

IV. Liabilities.—None.**V. Miscellaneous.**

The books and accounts of the Society were duly audited January 5th, 1921.

The names and address of the auditors were as follows: B. Cohen, and J. Miskin, Toronto.

J. Miskin, Toronto.

No changes were made during 1920 in the Constitution and By-laws.

Amount of bond of Treasurer, \$25.00.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$760.00.

Cash received during 1920 from:

Application fees	\$13 50
Dues	648 25
Initiation fees	8 00
All other	1,079 15
Interest	6 25

Total receipts	<u>\$1,755 15</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Rent, light, heat and taxes	\$58 92
Salaries	59 26
Printing, etc.	77 00
Postage, telephones, etc.	34 82
	\$230 00

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	356 00
Medical attendance	338 00
All other	459 69
Total expenditure	<u>\$1,433 69</u>

SOCIETA ITALIANA DI M. S. GUGLIELMO MARCONI.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Sault Ste. Marie, Ont.

Organized May 17th. 1917, and incorporated 22nd August, 1917.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

V. Vincenzette, President	Sault Ste. Marie.
D. Greco, Secretary	Sault Ste. Marie.
G. Tolarico, Treasurer	Sault Ste. Marie.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1920, 60.

No members died during 1920, funeral benefits were nil.

II. Sick Benefits.

Number of members who received sick benefits during 1920, 15.

Amount paid for sick benefits, \$226.00.

Number of weeks' sickness experienced, 37.

Amount paid for medical attendance, \$100.00.

Cash standing to credit of Fund at 31st Dec., 1920, \$426.20.

III. Assets.

Cash value of real estate	\$1,612 78
Cash deposited in Imperial bank	426 20
Total assets	<u>\$2,038 98</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.

The Society's accounts were duly audited for year 1920 on 31st December, 1920.

The names and post office addresses of the auditors for 1920 were as follows: A. Dionisi and A. Mogent, Sault Ste. Marie.

Books of account kept by the Society: Minute Book and Cash Book.

No changes were made in the Constitution and By-laws during 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$469.31.

Cash received during 1920 from:

Initiation fees	\$75 00
Dues	670 00
Supplies sold	50 00
Rent	150 45
Total receipts	<u>\$945 45</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Registration fee	\$3 00
Rent, etc.	113 99
Printing	27 30
All other	36 80
Postage	4 90
Total management expenses	<u>\$185 99</u>

(b) Miscellaneous Expenditure.

Sick benefits '.....	226 00
Medical attendance	100 00
All other	26 60
For investment (not extended), \$449.97.	

Total expenditure	<u>\$538 59</u>
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GOODYEAR RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 4th November, 1919.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

E. H. Koken, President	Toronto.
J. H. Thomson, Secretary	Toronto.
M. J. Smith, Treasurer	Toronto.

I. Funeral Benefits.

Number of members who died during 1920, none.
 Amount of funeral benefits paid during 1920, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 800.
 Number of members who have received sick benefits during 1920, 101.
 Number of weeks' sickness experienced during 1920, 331.
 Amount paid in respect of sick members during 1920, \$2,269.00.
 Total amount of cash standing to credit of fund at 31st December, 1920, \$1,250.81.

III. Assets.

Cash value of bonds	\$7,808 52
Cash in Merchants Bank, New Toronto	1,250 81
Total assets	<u>\$9,059 33</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made quarterly and four assessments were made during 1920.
 The accounts were audited April and December, 1920.
 Names and addresses of auditors: L. W. Blaxill, G. Buckley and R. W. Keith, Toronto.
 Books of account kept: Cash Book, Ledger, Membership and Minute Book.
 Certain changes were made in the Constitution during 1920.
 Amount of bond of Secretary, \$3,000.00.
 Amount of bond of Treasurer, \$3,000.00.

VII. Cash Receipts.

Balance from 1919 (not extended), nil.

Cash received during 1920 from:

Initiation fees	\$1,590 00
Dues	8,672 50
Interest and dividends	105 70
Donation	1,000 00
Total receipts	<u>\$11,368 20</u>

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1920 for:

Registration	\$10 00
Supplies bought	4 00
Premiums for guarantee	25 87
Total expenses of management	<u>\$39 87</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	\$2,269 00
For investment (not extended), \$7,808.52.	

Total expenditure	<u><u>\$2,308 87</u></u>
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MACHINE AND STAMPING CO. EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto.

Incorporated in Ontario, 8th April, 1920.

The Executive Officers of the Society at the 31st December, 1920. were as follows:

Arthur Bowman, President	Toronto.
H. B. Powell, Secretary	Toronto.
Thos. Lenehan, Treasurer	Toronto.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1920, 101. *
One member died during 1920.
Amount paid for funeral benefits during 1920, \$50.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits, 43.
Total amount of benefits paid in 1920 in respect of sick members, \$563.10.
Number of weeks' sickness experienced, 87.
Amount standing to credit of Sick Benefit Fund, 31st December, 1920. \$498.15.

III. Assets.

Cash in Bank of Commerce, Toronto	\$498 15
Total	<u>\$498 15</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every two weeks.
Thirty-eight assessments were made during 1920.
The Society's books were duly audited for 1920, May 10th, 1921.
Names and addresses of auditors: J. H. Rengell and G. W. Suggett, Toronto.

VI. Cash Receipts.

Cash received from 1919, nil.

Cash received during 1920 from:

Assessments	\$1.185 20
Interest	3 89

Total receipts	<u>\$1,189 09</u>
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VII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Charter fees	\$1 00
Registration fee	6 00
Supplies bought	45 91
Printing	45 33
Postage	10

Total expenses of management	<u>\$98 34</u>
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(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	542 60

Grand total	<u>\$690 94</u>
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OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Ottawa.

Organized 1st January, 1917; incorporated in Ontario, 24th February, 1917.

The Executive Officers of the Society at the 31st December, 1920. were as follows:

J. W. Graham, Chairman	Ottawa.
H. C. Argue, Secretary	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 147.

Number of members who died during 1920, none.

Amount of funeral benefits paid in 1920, nil.

II. Sick Benefits.—None.

V. Assets.

Cash value of bonds	\$40,889 71
Cash in Royal Bank, Ottawa	8,441 43
Total assets	<u>\$49,331 14</u>

IV. Liabilities—None

VII. Miscellaneous.

Twenty-four assessments were made during 1920.

The Society's accounts were duly audited April 4th, 1921.

Name and address of auditor: E. J. O'Neill, Ottawa.

The books kept are as follows: Cash Book, Bank Books, and Minute Book.

VIII. Cash Receipts.

Cash balance from 1919 (not extended). \$1,726.35.

Cash received during 1920 from:

Assessments	\$8,624 28
Interest and dividends	2,174 92
Donations	775 00
Grant from city	4,000 00

Total receipts	<u>\$15,574 20</u>
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IX. Cash Expenditure.*(a) Expenses of Management.*

Registration fee	\$3 00
	\$3 00

(b) Miscellaneous Expenditure.

Medical attendance	735 00
Expenditure other than foregoing	152 58
For investments (not extended), \$7,968.54.	

Grand total	
	\$890 58

ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1920.

Head Office, Toronto.

Organized 11th March, 1889. and incorporated in Ontario, 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1920. were as follows:

L. V. Dusseau, President	Toronto.
J. B. Ethier, Vice-President	Toronto.
J. Bouvier, Secretary	Toronto.
J. D. Desaulniers, Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 57.
One member died during 1920.
Funeral benefits paid during 1920, \$50.00.
Cash standing to credit of Funeral Benefit Fund, \$662.22.

II. Sick Benefits.

Sick benefits are undertaken by the Society. Six members received sick benefits during 1920.
Number of weeks' sickness experienced during 1920, 29.
Sick benefits amounting to \$87.00 were paid.
Cash standing to credit of Sick Fund, \$2,244.69.

III. Assets.

Cash value of Victory Bonds	\$500 00
Cash value of mortgages	1,600 00
Cash value of Real Estate	100 00
Cash in Home Bank of Canada	705 96
Cash on hand	1 85
Total assets	<u>\$2,906 91</u>

IV. Liabilities.—None

V. Miscellaneous.

Twelve assessments were made during 1920.
The Society's accounts were audited February 15th, 1921.
The books of record kept are a Ledger, Minute and Cash Book.
Name and address of the auditor for 1920: R. L. Archambault, Toronto.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$2,710.57.

Cash received during 1920 from:

Initiation fees	\$1 00
Dues	257 53
Interest	~~144~~ 81
Total receipts	<u>\$403 34</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1920 for:

Law costs	\$1 00
Registration fee	6 00
Rent, light, heat, etc.	3 00
Salaries	24 00
Postage, etc.	1 00
Total expenses of management	<u>\$35 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	87 00
All other expenditure	35 00
Total expenditure	<u>\$207 00</u>

POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER, 1920.

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1920, were as follows:

W. H. Canniff, President	Toronto.
Edward Hynes, Vice-President	Toronto.
A. T. Middleton, Treasurer	Toronto.
Wm. Christy, Secretary	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1920, was 195.

- Number of members who died during 1920, 3.
- Total amount of funeral benefits paid in 1920, \$450.00.
- Cash in Funeral Benefit Fund, 31st December, 1920, \$443.37.

II. Sick Benefits.—None.

III. Assets.

Cash on deposit in Imperial Bank	\$443 37
Total	<u>\$443 37</u>

IV. Liabilities.—\$150.00.

V. Miscellaneous.

- Assessments are made when necessary.
- Three assessments were made during 1920.
- The Society's accounts were duly audited, 1920.
- Books of record and account kept for purposes of insurance certificates are as follows: Cash Book, Minute Book, Treasurer's By-laws and Bank Book.
- Names and addresses of auditors for 1920: Wm. Horton and H. Williams. Toronto.
- No changes were made in relation to insurance certificates in 1920.

VII. Cash Receipts.

Cash balance from 1919 (not extended), \$620.79.

Cash received during 1920 from:

Initiation fees	\$5 00
Assessments	319 00
Interest	15 58
Total	<u>\$339 58</u>

VIII. Cash Expenditure.*(a) Expenses of Management.*

Cash paid during 1920 for:

Registration fee	\$3 00
Salaries	60 00
Postage	4 00
Total expenses of management	<u>67 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	450 00
Total expenditure	<u>\$517 00</u>

BRANTFORD CARRIAGE COMPANY, LIMITED RELIEF ASSOCIATION

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 17th November, 1920, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.

4. The Head Office of the Society is at Brantford. Suits by or against the Society may be brought in the name of the Brantford Carriage Company, Limited, Relief Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: **Sick and Funeral Benefits.**

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

LAMP BASE AND ELECTRIC SUPPLY WORKS EMPLOYEES' SICK BENEFIT SOCIETY

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 21st December, 1920, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Lamp Base and Electric Supply Works Employees Sick Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: **Sick and Funeral Benefits.**

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

GRAY DORT MUTUAL BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 8th Jan., 1921, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O., 1914, chap. 183.

4. Head Office of the Society is at Chatham. Suits by or against the Society may be brought in the name of the Gray Dort Mutual Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: **Sick and Funeral Benefits.**

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

COMPARATIVE TABLES

SHOWING

Life Insurance; Sick and Funeral Benefits; Membership; Assets and Liabilities.

Table I.—Life Insurance or Benefits in the nature thereof.

Table II.—Sick and Funeral Benefits.

TABLE I.—LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF

Short Name of Society.	Total membership in (Ontario at 31st December, 1920.	Amount of Insurance in force, 1920.	Number of Certificates in force, 1920.	Amount of Insurance in force anywhere at 31st December, 1920.	Number of Claims matured in Ontario in 1920.	Amount of Insurance Benefits paid in (Ontario during 1920.	Amount of Disability Benefits paid in Ontario during 1920, including pensions and gratuities.	Assets in (Ontario at 31st December, 1920.	Liabilities in Ontario at 31st December, 1920.	Assets in (Ontario at 31st December, 1920.	Total Liabilities anywhere at 31st December, 1920.
	\$	£	£	\$	£	\$	£	\$	£	\$	£
Chosen Friends, Grand Council, Canadian Order.	22,632	20,825,597 75	27,015	24,220,435 75	120	106,334 81	77,630 19	1,291,881 02	72,377 49	1,291,881 02	77,252 49
Civil Service Mutual Benefit Society	619	160,000 00	669	206,100 00	9	2,050 00	155 28	20,966 82	20,966 82	20,966 82	20,966 82
Commercial Travellers Association	15,750	6,027,370 00	15,750	6,027,370 00	153	109,602 19	6,443 25	1,636,943 43	19,385 93	1,636,943 43	1,636,943 43
Federated Association of Letter Carriers.	361	33,600 00	850		4	1,000 00		12,842 90		12,842 90	
Foresters, Canadian Order of, High Court.	38,629	38,757,750 00	77,125	77,018,250 00	190	503,537 64	1,823 01	7,046,646 77	209,131 28	7,066,005 57	218,659 28
Hamilton Firemen's Benefit Fund.	125	125	125		2	500 00		97,409 82	497 02	97,409 82	497 02
Hamilton Police Benefit Fund	119		1,178					164,201 53		164,201 53	
Home Circles, Canadian Order of	4,871	5,711,622 00	5,273	6,199,917 00	101	139,310 00	2,190 00	975,539 24	19,385 93	975,539 24	19,385 93
Knights of Malta, Chapter General of Canada.	330	72,750 00	173	72,750 00	5	750 00		13,266 61		13,266 61	
London Police Benefit Fund	49		49		2	200 00		106,598 08		106,598 08	
Mutual Masonic Compact	211	21,100 00	222	22,000 00				180 37		180 37	
Oddfellows Canadian Order, Grand Lodge.	2,603	1,966,013 67	2,803	2,166,513 67	40	32,148 16	900 00	281,826 77	5,016 93	281,826 77	5,016 93
Oddfellows Relief Association.	12,161	11,554,750 00	20,960	25,393,500 00	169	227,296 11		2,213,210 21	29,000 00	2,232,210 21	16,000 00
Ontario Commercial Travellers' Association	3,453	1,406,010 00	3,453	1,406,010 00	26	11,380 00		165,916 86	1,631 93	165,916 86	5,331 93
Orange Grand Lodge of British America.	2,279	2,314,000 00	3,421	3,577,000 00	14	36,908 16		206,594 08	11,971 80	206,594 08	13,971 80
Royal Templars of Temperance	4,000	2,649,000 00	3,346	3,698,750 00	58	67,918 33		629,277 04	23,500 00	634,277 04	23,500 00
Sons of England, Supreme Lodge	16,598	2,239,876 76	3,618	2,812,674 21	55	52,448 37	138 50	253,565 29	8,715 99	253,565 29	10,297 50
Sons of Scotland	4,041	2,933,220 00	4,563	3,285,470 00	72	65,705 66		811,442 81	12,573 00	811,442 81	13,073 00
St. Joseph Union of Canada	1,750	4,113,775 00	21,569	17,085,815 00	43	13,763 25	821 16	1,901,903 68	3,300 00	1,911,903 68	61,183 10
Toronto Police Benefit Fund	739		739		1	3,500 00		955,811 73		955,811 73	
Toronto Firemen's Benefit Fund	483		483		6	8,303 02		476,863 88		476,863 88	
United Workmen, Ancient Order of	10,969	10,616,659 99	10,969	10,616,659 99	333	350,750 63	(a) 24,327 10	1,593,927 31	16,766 90	1,593,927 31	46,766 90
Totals	115,805	111,193,100 17	203,302	183,862,270 62	2,034	2,070,734 71	178,137 88	21,161,851 25	116,871 27	21,204,203 05	570,935 88

(a) About. (b) Gratuities and Pensions.

TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society	Number of members reported at 31st December, 1920	Number of members who died during 1920 (†Members' children; ††Members' Mothers.	Amount paid for funeral benefits during 1920. (†Members' children; ††Members' wives.)	Number of members sick during 1920.	Number of weeks' sickness experienced during 1920.	Amount paid for sick benefits during 1920.	Amount paid for medical attendance during 1920.	Amount paid for special relief during 1920.	Assets at 31st December, 1920.	Liabilities at 31st December, 1920.
Acco Employees' Society	179	1	100 00	94	169	2,150 86	2,472 00		167 40	167 40
American Watch Case Co's. Employees' Mutual Welfare Association	114								957 41	
Army and Navy Veterans Society of Hamilton	99	3	130 00	66	86 1 6	752 20	145 52	96 50	1,259 94	
Army and Navy Veterans Society of Toronto	194	3	120 00					245 08	3,869 71	
Bain Waggon Co., Employees' Mutual Benefit Association	200	2	20 00	88	280 1-3	1,676 50			501 48	
Beaver Sick and Funeral Benefit Club	196	1		23	100 5 7	104 04			223 04	
Brown Bros., Ltd., Employees' Benefit Society	73	1	100 00	19	81	281 21			328 89	
Brunner Mond Mutual Benefit Society	116	3	*150 00	53	118 1-2	711 46	1,573 38		10,090 62	153 50
Canada Cycle & Motor Co., Ltd., Employees' Mutual Benefit Society	106	2	60 00	165	417 2 7	2,156 67	855 28		519 92	
Canada Furniture Mfrs., Ltd., Employees' Benefit Society	193			27	86 3 7	248 00	169 79	10 00	339 10	
Canadian Alis Chalmers Ltd., Employees' Mutual Benefit Society	713	4	300 00	250	602	3,598 82	1,077 00		1,041 37	
Carpenters and Joiners, Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1,329	1	75 00	56	283 5 7	769 00			14,012 77	
Canadian Hebrew Benevolent Society	43	††	*825 00	9	36	180 00	208 00		982 20	
Canadian Order of Beavers	212		*210 71	13	37	210 71			1,461 97	
Canadian Order of Rechabites	711	4	297 50	52	329 1-6	965 32	703 70		13,234 67	
Canadian Order of Chosen Friends*	*	76	1500 00	1,131	7,703 2 7	30,829 20		50 00	*	*
Cigar-makers' International Union of America Union No. 55, Hamilton	150	1	1970 00	55	212	1,272 55		30 20	4,858 20	
Cigar-makers' International Union of America Union No. 27, Toronto		†† 3	*120 00							
Cobban Mfg. Co's. Employees' Mutual Benefit Society	92	1	550 00	39	215	1,171 15		41 50	3,731 62	
Cockshutt Plow Co., Relief Association	92	††	40 00						163 65	
Czecho-slovak Aid Society	700	5	380 00	28	79 5 6	239 50		300 00	842 07	
Consumers Gas Co's. Employees' Mutual Benefit Society	510	2	318 00	27	44	356 00	338 20		1,260 35	
Daughters and Maids of England Benevolent Grand Lodge Society				91	509	2,549 12	1,090 11		341 93	
Daughters and Maids of England Society, Sub.	3,157	15	770 00	340	694	1,809 90	3,387 00		18,817 46	
Daughters and Maids of England Juvenile	294	1		26	29	72 50	280 60		24,993 60	

	1,299	6	900 00	240	912	5,476 71				5,961 37
Dominion Expressmen's Sick Benefit Association										
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	742	3	90 00	414	942	3,586 71	1,588 50			805 14
Employees' Protective League of the Seaman Kent Co., Ltd	775	1	25 00	41	70	489 82				769 29
Employees' Mutual Benefit Association of the Dominion Forge and Stamping Co., Ltd.	152	1	100 00	14	30	259 00				936 20
Evening Telegram Employees' Benefit Society	116	1	100 00	28	70	350 00				716 30
First Italian Society of Hamilton	43	2	336 00	14	53	318 00	82 50		356 16	*
Foresters High Court Canadian Order of*	173	173	23,650 00	6,286	37,452 5-7	164,927 15	9,363 09	633 00		
Foresters Canadian Order of Subordinate			4,731 50			25,574 93				
Gendron Mfg. Co.'s Employees' Benefit Society	37	2	200 00	5	14 4-7	76 68	8 00		929 09	
Globe Printing Co.'s Employees' Benefit Society	131			25	109	545 00			1,234 00	
Goodyear Relief Association	800	101	331	2,269 00					9,059 33	
Good, Shipley and Muir Co., Employees' Relief Asso	150	45	162 1-2	649 90					163 69	
Grand Order of Israel Benefit Society	128	** 1	30 00	27 53		315 00	123 75	50 00	4,598 24	
B. Greening Wire Co., Ltd., Employees' Benefit Society	275	6	240 00	65	237	1,184 91			144 80	
Greely's W. & J. G. Mutual Benefit Society	110	1		35	100 5-7	403 65			72 80	
Gutta, Percha and Rubber Mfg. Co., of Toronto Ltd., Employees' Sick Benefit Society	1,152	3	150 00	320	640	3,200 00			1,620 45	
H. A. Mutual Benefit Association	989	3	300 00	305	697	4,181 00	3,058 00	70 00	2,504 33	306 70
Hamilton Lodge No. 25 Theatrical Mechanical Association	60	** 1		9	21	105 00	70 12		2,358 99	
Hamilton Rolling Mills Benefit Society	150	8	600 00	120	462	2,241 75	598 00	86 30	1,159 61	
Hamilton St. Stanislaus Mutual Benefit Society	132	** 2	**55 00	9	32	160 00			1,193 14	
Hay and Co., Employees' Mutual Benefit Association	118			17	64	191 00			209 82	
Heintzman & Co.'s Employees' Benefit Society	171	1	50 00	21	74	340 00			599 19	
Hebrew Friendly Society	80	1	25 00	10	33	299 00	212 22		1,699 45	
Hebrew Sick Benefit Society	100	1	10 00	4	8	48 00	364 09	187 10	2,237 76	
Hibernians, Ancient Order of	916	52		52	958	1,290 00	661 90	1,052 69	28,478 78	*
Home Circles, Order of Canadian*		44		285		1,140 00				
Independent Hebrew Benefit Association	50			4	18	96 00	137 00	62 00	603 41	
Imperial Varish and Color Sick Benefit Society	73	** 1	400 00	16	54 1-2	282 79			276 00	
Irish Catholic Benevolent Union, Grand Body	166	6		19	72	272 00	191 25	32 70	1,446 70	200 00
Irish Catholic Benevolent Union, Subordinate	110			26	85	500 00	150 00		572 59	
Italo-Canadese Benevolent Society									1,246 23	
Judean Benevolent and Friendly Society	155	** 1	**75 00	23	77	464 00	284 51	210 51	1,301 40	
Kielzer Sick Benefit Society of Toronto	113	1	100 00	19	75	447 00	366 38	216 85	1,821 63	
Knights of Malta, Chapter General of Canada	173	5	500 00	42	174	735 50	355 37	107 48	13,266 61	
Knights of Malta, Chapter General Subordinate				4	15	45 00	44 24	5 00	2,827 30	
Knights of Malta, Chapter General Auxiliary				12	33	175 00	95 21		775 70	
Knights of St. John, Ontario Grand Commandery	66								612 12	
I.a. Congregazione Della Immacolata Concezion di Maria Santissima	11								471 72	
Ladies Orange Benevolent Union	5,500	1	50 00	12	23	124 00	367 60		1,917 79	
Limerick Sick Benefit Society	2,918	11	700 00	270	1,025	1,039 80	865 00		1,932 92	26 73
Loyal Order of Moose of Ontario	8,114	30	1,725 00						7,611 45	
Loyal True Blue Association									1,506 10	
Ladies Orange Benevolent Union	101	1	50 00	43	87	563 10			498 15	
Machine & Stamping Co., Employees' Mutual Benefit Society	1,020	** 3	1,400 00	255	753 1-6	1,494 00	112 45	199 00	2,632 43	
MacKenzie-Harris Ltd., Brantford, Employees' Mutual Benefit Association		** 12	**150 00							
MacKenzie-Harris, Toronto Employees' Mutual Benefit Society	1,950	** 8	**390 00	677	1,781	10,049 30			3,397 92	

TABLE II.—SICK AND FUNERAL BENEFITS—Continued.

Short Name of Society	Number of members reported at 31st December, 1920.	Number of members who died during 1920: (Members, wives, Members, mothers.)	Amount paid for funeral benefits during 1920: (Members, children; **Members, wives.)	Number of members sick during 1920.	Number of weeks sickness experienced during 1920.	Amount paid for sick benefits during 1920.	Amount paid for medical attendance during 1920.	Amount paid for special relief during 1920.	Assets at 31st December, 1920.	Liabilities at 31st December, 1920.
Methodist Book and Publishing House Employees' Benefit Society.....	177	1	135 00	38	122	600 00			876 94	
Mozzer Sick Benefit Society.....	221			52	184	1,348 00	614 20	791 36	10,866 96	
National Cash Register Co.'s Employees' Benefit Society	91	1	30 00	32	80	559 50			1,065 20	
National Iron Works Employees' Mutual Benefit Society	90	41	1,720 00	39	139	558 90			150 61	*
Oddfellows, Grand Lodge of the Canadian Order	*	**21	**180 00	3	17	62 00				
Oddfellows, Grand Lodge, Subordinate.				265	1,413	1,922 58	1,625 98	320 00	31,006 52	550 89
Oddfellows, Independent Order of Grand Lodge	61,833	606	27,449 06	5,904	53,421	131,171 64	24,830 93	8,773 95	100,540 02	17,894 21
Oddfellows, Independent Order, Subordinates	1,310	9	900 00	218	967	229 24			3,038,239 48	127,576 17
Oddfellows, Independent Order of Manchester Unity (Grand Lodge.		**8	**100 00						21,611 56	
Oddfellows, Independent Order of Manchester Unity, Sub.						3,743 51	1,872 28	144 23	11,687 51	
Ottawa Hebrew Benefit Society	190			13	48	192 00	374 25		1,059 58	
Orange Grand Lodge of Ontario East, Provincial	125	1	50 00	4	12	36 85			514 02	
Orange Grand Lodge of Ontario West, Provincial	36,594	139	1,069 00	117	919	2,848 70	5,954 40		47,708 05	
Orange Young Briton Lodge No. 33				6	25	75 00			684 03	
Ottawa Firemen's Superannuation and Benefit Fund	(a) 101						735 00		19,331 14	
Ottawa Typographical Union No. 102	(a) 422			75	219	1,095 00			122 67	
Ottawa Theatrical Mechanical Association No. 49	17			15	5	25 00	20 00		102 72	
Ottawa Unity Protestant Benefit Society	55	3	80 00	63		167 00	43 50			
Polish Young Men's Hebrew Society	140			50	48	450 00	500 00		1,511 22	
Postal Benefit Association of Toronto	195	3	450 00						443 37	
Pride of Israel Sick Benefit Society	479	1	789 75	44	215	1,312 25	1,420 56	2,797 48	16,217 51	
		**2	**100 00							
Rogers, Wm., Manufacturing Co. Welfare Society	106			17	58	349 00			615 87	
Romanian Aid Association (Gloria	3			1	5	5 00	3 50		516 65	
Royal Temples of Temperance, Dominion Council of Canada and Newfoundland	*								*	
Ruthenian Brotherhood of St. John the Baptist	31	17	850 00	204	945	1,101 00			775 73	
St. Albert Friendly Society	43		100 00	4	10	50 00			974 71	
St. Boniface Benefit Society	500	21	120 00	95	412	1,768 15			3,862 91	
St. David's Y. P. U. Sick Benefit Society	309	4		56	219	875 53	65 65		913 38	
St. Jean Baptiste d'Ottawa L'Union	390	7	2,800 00	39	214	975 70			6,797 35	
		**2	**150 00							
St. Joseph Aid Society of Formosa	63			7	47	139 00			1,047 58	

	25	57	1	100 00	7	11	96 00	11	360 15
St. Joseph Lithuanian Benefit Society	25	57	1	100 00	7	11	96 00	11	360 15
St. Joseph Mutual Benefit Society of Toronto	57		1	50 00	6	29	87 00		2,906 91
St. Luke Benefit Society of Canada	*		**90	*5,825 00			65,375 20		*
Saint Stanislaus Benefit Society	15		2	50 00	2	9	138 28		274 98
Sawyer-Missey Co. Ltd. Employees' Mutual Benefit Assn.	64		1	75 00	13	32	160 94		272 52
Slingsby Mfg. Co. Ltd. Employees' Sick Benefit Association	300		8	400 00	160	417	1,624 25	7 00	952 30
Societa di Mutuo Soccorso Racalmutense	72		1	50 00	22	49	378 06		376 39
Societa di Mutuo Soccorso La Trinitaria di Toronto	134		13		14	35	175 00	131 50	431 93
Societa Italiana di M. S. Guglielmo Marconi	60		13		13	35	125 00	206 38	3,212 03
Societa Fighi St. Italia di Mutuo Soccorso St. Antonio di Ottawa	138		1	120 00	15	37	226 00	100 00	2,038 98
Sons of Abraham Benefit Society	77		20	30 50	20	74	371 17		1,035 26
Sons and Daughters of Ireland Protestant Grand Lodge Assn.	536		8	300 00	9	20	120 00	150 65	1,480 43
Sons and Daughters of Ireland Protestant Association, Sub.									3,618 29
Sons of England Benefit Society, Supreme Lodge*	*		250	24,800 00	11	30	151 00	463 75	*
Sons of England Benefit Society, Subordinate	27,307		**132	*6,875 00	3	20	60 00	76 92	*
Sons of England Benefit Society, Juvenile	2,857		129	†435 00	3,657	15,405	58,635 72	34,889 22	252,964 26
Sons of Italy Mutual Aid and Benevolent Society	39		10	227 50	5	29	127 68	2,527 60	13,663 30
Sons of Jacob Benevolent Society	156		*	150 00	8	23	141 00	424 30	1,561 63
Sons of Lithuania Benefit Society	57		2	†435 00	12	45	315 00		601 93
Sons of Poland Friendly Society	73		**1	*75 00					864 86
Sons of Scotland Benevolent Association*	*				17	46	230 00	15 00	*
Sons of Temperance, Sick and Funeral Benefit Department	9		41		241	2-7	1,009 52	47 50	1,392 49
Star of Italy Mutual Aid and Benevolent Society	57		2		2	25	6 00	105 66	250 00
Staszewer Benefit Society	64		18	300 00	18	38	123 69	231 13	566 42
Steel Co. of Canada Ltd. Hamilton Works Employees' Bene-									
fit Society	1,850		6	1,600 00	651	1843	9,218 10	2,874 94	2,043 41
Theatrical Mechanical Association of Toronto	160		14		14	68	468 00	240 00	108 55
Toronto Civic Employees' Benevolent Association	390		2	265 00	114	341	1,274 40	380 76	1,172 62
Toronto Independent Benevolent Association	110		1	150 00	19	46	414 00	412 25	1,036 45
Toronto Hearts of Oak Medical Agency	111		2		2	25		140 00	238 40
Toronto Hebrew Benevolent Society	225		2	345 00	28	81	486 00	1,002 74	10,379 01
			**	*60 00					
Toronto Musical Protective Association	1,333		12	400 00	35	158	474 00	294 00	46,692 41
Toronto and Niagara Power Co.'s Employees' Mutual Bene-									368 00
fit Society									
Toronto Railway Employees' Union and Benefit Society	187		**2	*840 00	50	152	650 37		200 00
Toronto Typographical Union No. 91	2,963		18	11,950 00	310	737	3,680 00	(b) 1,600 00	3,018 09
Transportation Club of Toronto	1,323		12	7,240 00	178	667	4,002 00		4,025 67
Verity Plow Co. Relief Association	141		1						539 95
			**2	*60 00					2,103 20
United Workmen of the Province of Ontario, Ancient Order of*	*		7	210 00	140	683	2,951 80		*
Willis Overland Employees' Mutual Benefit Society	131		1	50 00	81	256	1,518 50		1,630 96
Young Men's Hebrew Association	37		3		7		56 00	74 00	1,782 06
Zion Benevolent Society	165		1	87 00	60	31	346 00	435 00	2,851 43
			**1	*82 00					
Totals	105,487		2,530	148,662 52	26,032	141,875	616,503 60	115,981 23	3,999,938 76
									148,491 26

(a) Membership taken from Application for Renewal of Registry.

(b) Pensions

(c) Pensions

†No. 293. Amount \$15,297.71.

‡Amount \$35.00.

*No. 29. Amount \$486.00.

Appendix "A" to the Report of the Registrar of Friendly Societies

AN ACT TO AMEND THE ONTARIO INSURANCE ACT

II. George V., Chap. 60, Assented to May 3rd, 1921

HIS MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. This Act may be cited as *The Ontario Insurance Amendment Act, 1921*. Short title
2. Subsection 3 of section 69 of the said Act is hereby repealed. Rev. Stat.,
c. 183,
s. 69 (3),
repealed.
3. Sections 78a to 78i both inclusive of *The Ontario Insurance Act*, as enacted by *The Ontario Insurance Amendment Act, 1916*, are hereby repealed, and the following sections are inserted in lieu thereof: Rev. Stat.,
ss. 78a to
78i (as
enacted by
1916, c. 36,
s. 2, repealed

78a "Rates of Contribution" as used in section 78b to 78m hereof shall mean and include the regular net premiums, dues, rates or contributions receivable from the members for the purpose of the payment at maturity of the society's certificates or contracts of insurance. "Rates of Contribution."

78b.—(1) In addition to the annual statement required to be filed under this Act, each society shall file with the Registrar not later than the first day of May in each year beginning in the year 1921, a valuation of its certificates or contracts of insurance in force at the last preceding 31st day of December, which valuation shall have regard to the prospective liabilities of the society under its certificates or contracts of insurance and to the rates of contribution to be thereafter received from its members on such certificates according to the rates in force at the date of valuation, and shall be made and certified by an actuary appointed by the society and shall include a valuation balance sheet in such form and detail as the Registrar may from time to time prescribe. Societies to file actuarial report annually.

(2) Where in the opinion of the actuary appointed by the society the valuation balance sheet shows that the society is in a position to provide for the payment of its contracts of insurance as they mature, without deduction or abatement and without increase in its existing rates of contribution, the society shall file with the Registrar a declaration of the actuary to that effect. Society to file declaration of actuary, under what circumstances.

(3) A summary of the valuation certified by the actuary and a statement as to the financial condition of the society disclosed by such valuation shall be mailed to each insured member not later than the first day of June in each year or in lieu thereof such certified summary Distribution of summary and statement to members.

of the valuation and statement of the actuary may be published in the society's official paper and a copy mailed to each insured member.

Where
assets of
society in-
sufficient,
Registrar
to report
to Minister.

78c.—(1) If it appears to the Registrar from the statement and reports filed with him or from an examination or valuation made in pursuance of this Act, that the assets of a registered friendly society applicable to the payment of its insurance contracts are insufficient to provide for the payment of its contracts of insurance at maturity without deduction or abatement and without increase in its existing rates of contribution, he shall make a special report to the Minister as to the financial condition of the society.

Minister
may re-
quest
society to
increase its
rates, etc.

(2) If the Minister, after consideration of the said report concurs in the opinion of the Registrar, the Minister shall request the society to make, within such time as he may prescribe, but not exceeding four years, such increase in its rates of contribution or such reduction in the benefits payable under its contracts of insurance or otherwise, as will enable the society to provide for the payment of its contracts of insurance at maturity.

Society to
act upon
request.

(3) On receipt of such request the society shall take the steps prescribed by its laws or constitution for putting into effect such changes as may be approved by the actuary appointed by the society for the purpose aforesaid.

Special
meeting to
consider
request of
Minister.

(4) Where in the opinion of the governing executive authority of the society a special meeting of the society is desirable for the purpose of considering the request of the Minister, the said governing executive authority of the society may call a special meeting of the supreme legislative body of the society upon such notice as the said governing executive authority may deem reasonable, and as the Registrar may approve and such meeting so called shall be deemed to have been regularly constituted notwithstanding any provisions contained in the constitution and laws of the society.

Reduction
of benefits,
or increase
of rates.

78d. A friendly society incorporated under the laws of Ontario may by amendment of its constitution and laws reduce the benefits payable under its contracts of insurance or some of them, or increase the rates of contribution payable by its members as a whole or some class or classes thereof, or make such other changes as are necessary to comply with the aforesaid request of the Minister and such amendments when adopted by a majority of the votes duly cast by the members of the supreme legislative body of the society at a regular or special meeting of the said supreme legislative body of the society duly called shall be binding upon the members of the society and upon their beneficiaries or legal representatives and upon all persons deriving legal rights from any member or beneficiary, notwithstanding anything contained in the provisions of its constitution and laws before such amendments, or in its act or instrument of incorporation, or in any contract, policy or certificate of insurance heretofore or hereafter issued by the society.

- 78e.—(1) Where any society does not within the time allowed comply with the request of the Minister as prescribed by subsection 2 of section 78c, the Registrar shall report the default to the Minister, who shall thereupon appoint a re-adjustment committee of three persons of whom at least one shall be an actuary who shall at as early a date as practicable investigate the assets, liabilities, rates of contribution and plans of insurance of such society and prepare a report containing such amendments to such society's constitution and laws reducing the benefits payable under its contracts of insurance or some of them or increasing the rates of contribution payable by its members as a whole or some class or classes thereof, or such other amendments as said readjustment committee deem necessary in order to provide for the payment of all the contracts of insurance of such society as they mature, in accordance with said amendments.
- Default of society in complying with request of Minister.
- (2) The said readjustment committee shall file such report in the office of the Registrar and deliver to the society a certified copy thereof and immediately upon such report being filed with the Registrar the amendments contained therein shall be and become part of the constitution and laws of such society and shall be valid and binding upon all its members and upon their beneficiaries or legal personal representatives and upon all persons deriving legal rights from any member or beneficiary notwithstanding anything contained in the provisions of its constitution and laws before such amendments or in its act or instrument of incorporation or in any policy or certificate of insurance issued by such society.
- Amendments in report of adjustment Committee to become part of constitution and laws of society.
- (3) The said readjustment committee shall in the said amendments fix a date not more than six months after the date of filing of the report when the reduction of benefits or increase in the rate of contribution provided for by such amendments shall be in full force and effect.
- Date to be fixed in report.
- (4) Such society shall bear the expense of the investigation and report and furnish the readjustment committee with required information.
- Expenses.
- 78f.—(1) Where a society which is unable to furnish the declaration of an actuary prescribed in sub-section 2 of 78b has heretofore adopted or shall hereafter adopt new rates of contribution which in the opinion of the actuary appointed by the society, filed with the Registrar, make reasonable provision for the payment in full at maturity of the contracts of insurance issued to its members who have entered or shall enter the society upon such new rates of contribution, such society shall, after the payment of the matured contracts of such members create and from time to time maintain out of the rates of contributions of such members and interest accretions thereto, a reserve fund not less than the amount which, with the rates of contributions to be collected from such members, is in the opinion of the actuary, required to pay in full such contracts of insurance as they mature, and such fund shall be a separate fund of the society and shall not be liable for payment of the debts and obligations of the society under its contracts of insurance with those members who have not contributed to the funds of the society under said new rates of contribution or under the provisions contained in subsection 2 of this section.
- Where society unable to furnish declaration of actuary.

New certificates may be issued.

- (2) The society may provide in its constitution and laws for the issue of new certificates to members admitted to the society prior to the establishment of such fund upon such terms and conditions as will in the opinion of the actuary appointed by the society certified in writing to the Registrar enable the society to pay in full the contracts of insurance issued to such members as they mature and the provisions of subsection 1 of this section shall apply to such new certificates.

Annual valuation of actuary, what to show.

- (3) The annual valuation of the actuary of the society maintaining a separate fund as hereinbefore prescribed shall show clearly and separately and in such detail as the Registrar may require, the financial position of the society in respect of the certificates of insurance included, and those not included, within the scope of the separate fund.

Merger of funds.

- (4) When a society which has been maintaining a separate fund for new members in accordance with the provisions of this section files with the Registrar a declaration of the actuary appointed by the society in accordance with the provisions of subsection 2 of section 78*b*, the separate fund may, with the approval of the Registrar, be merged with the other funds of the society of a kindred nature.

Maintenance of common expense fund.

- (5) Nothing herein contained shall prevent a society which maintains a separate fund as hereinbefore described, from maintaining a common expense fund.

Life insurance of children.

- 78*g*.—Where a society is authorized by its constitution and laws and undertakes in Ontario to insure the lives of children the rates of contribution for such child insurance shall be approved by an actuary and the society shall maintain out of the rates paid upon contracts of child insurance and interest accretions thereto, a separate fund for the payment at maturity of such contracts, and the actuary appointed by the society to value its contracts of insurance shall make a separate valuation of the outstanding child insurance contracts, and shall show the amount of the fund held for such contracts.

Society may limit period to twenty years, under what circumstances.

- 78*h*.—A society which files with the Registrar the declaration prescribed by subsection 2 of section 78*b* or a society that is maintaining a separate fund for its contracts of insurance as prescribed by section 78*f* may provide in its constitution and laws for the issue of contracts of life insurance wherein the regular rates of contributions payable thereunder may be limited to a period of twenty or more years, provided such rates of contribution have been approved by an actuary and provided further that such certificates of insurance shall be subject to the provisions of subsection 1 of section 78*f*, but such limitation of payments shall not affect the right of the society to make an assessment or assessments in respect of such certificates in accordance with the constitution and laws of the society either during or after the period of such limited payments.

Proviso

Epidemic or unforeseen contingency.

- 78*i*.—In the event of an epidemic or other unforeseen contingency impairing the funds of a society the governing executive authority of the society may impose a special assessment or special assessments up-

on the members of the society or upon such class or classes thereof and with such incidence as in the opinion of the governing executive authority is deemed necessary and equitable, and such special assessment or assessments shall be binding on the members of the society notwithstanding anything to the contrary in its act or instrument of incorporation or its constitution and laws, or in any certificate of insurance heretofore or thereafter issued by the society.

78j.—A society whose valuation balance sheet prescribed by subsection 1 of section 78b shows a surplus of assets of more than five per centum over and above all net liabilities may apply such portion of such surplus as may be approved by the actuary appointed by the society, in the manner prescribed by the constitution and laws of the society.

Application
of surplus.

78k.—On and after January 1st, 1922, every registered friendly society shall, before putting into effect any new or additional benefits or any new scale of rates of contribution under certificates of insurance, file with the Registrar a certificate of an actuary approving of such benefits or rates of contribution.

Certificate
of approval
of actuary
to be filed
with Regis-
trar before
putting into
effect new
benefits.

78l.—Sections 78a to 78m, both inclusive, shall not apply to a society registered for the transaction of sick and funeral benefits only, nor to the sick and funeral benefit contracts issued by any society; and subsection 4 of section 98 shall not apply to a society that furnishes to the satisfaction of the Registrar, a declaration of an actuary prescribed by subsection 2 of section 78b.

Sections
78a, 78n,
and section
98 (4),
to what not
to apply.

78m.—The term "actuary" as hereinbefore used shall mean a Fellow of the Actuarial Society of America, or of the Institute of Actuaries of Great Britain, or of the Faculty of Actuaries in Scotland, provided however, that an actuary who, for a period of not less than five years preceding the date of the passing of this Act, has been serving a registered friendly society transacting business in Ontario on the said date as its actuary, and who has been in active practice as an actuary for a period of not less than twenty-five years prior to the said date, may for the purpose of this Act, with the consent of the Registrar, be continued as an actuary of any such society by which at the said date he is employed as actuary.

"Actuary."

4. *The Ontario Insurance Act* is amended by adding thereto the following section:—

97a.—(1) If there is filed with a judge of the county or district court of the county or district in which the head office of a provincial company is situate, a requisition bearing the signatures, addresses and occupations of at least fifty members or shareholders of the company or of claimants or persons entitled to claim or having insurable interests under contracts of the company alleging specific fraudulent or illegal acts on the part of the company or any of its directors or officers, and stating the particulars thereof, the judge shall appoint a time and place for and conduct an enquiry into the truth of the said allegations.

Claim of
fraudulent
or illegal
acts.

(2) Before the inquiry is proceeded with the judge, upon the application of the company or any person charged with fraudulent or illegal act may order that the persons signing the requisition give security in a sum not exceeding \$500 for the costs of the enquiry in such form and to such amount as the judge may deem proper.

Security of
applicant.

Rights of
judge.

- (3) For the purpose of the enquiry the judge shall have all the rights and powers which may be conferred upon a commissioner or commissioners under the provisions of *The Public Enquiries Act*.

Effect of
order.

- (4) The judge may order by and to whom the costs of the enquiry shall be payable and every bill of costs shall be taxable before the taxing officer or the local registrar of the Supreme Court of Ontario, and the certificate of such taxing officer or local registrar shall be entered as a judgment of the Supreme Court of Ontario and execution may be issued thereon as in other cases.

Report of
judge to be
filed in
Department
of Insurance.

- (5) The judge shall make a written report of his findings on the enquiry which report shall be filed in the office of the Department of Insurance.

Appendix "B" to the Report (1920) of the Registrar of Friendly Societies

VALUATION OF INSURANCE CERTIFICATES OF FRIENDLY SOCIETIES

In the following pages are given summaries of the actuarial valuations as of 31st December, 1920, of those Ontario Friendly Societies that transact life insurance in the Province. The Ontario law requires such valuation from societies transacting life insurance with its members, but the requirement does not at present extend to societies granting sick or funeral benefits only, nor to the sick and funeral funds of any other society.

Although extended details of the respective valuations are on file with the Insurance Department, it has been deemed sufficient to publish herein the net results only, and these are incorporated in the form of valuation sheets so as to show in summary form both the assets (present and contingent) and the liabilities (present and contingent). It is thus possible to form a comprehensive idea of the financial position of a society and to ascertain whether it is in a position to provide for the payment of its contracts of insurance upon the basis of rates and benefits now in force, or whether a readjustment of rates or benefits is necessary to enable the society to carry out its promised obligations.

In each case the valuation has been made by an actuary appointed by the society and is certified by such actuary, whose name is appended to the report. The valuation basis is stated in each case. In several cases the table of mortality used is that from which the so called "Hunter rates" were derived, and for convenience this table is described as the "Ontario" table of mortality.

ANCIENT ORDER OF UNITED WORKMEN

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits\$5,671,800 00

Assets

Present value of Future Contributions\$4,267,300 00

Net Life Insurance Assets (less outstanding claims), 31 Dec., 1920..... 1,414,500 00

—————\$5,681,800 00

Ratio of Assets to Liabilities 100%

The Basis of Valuation was Ontario 4%.

The amount of Insurance valued was \$10,646,400.00.

The Valuation was made by M. A. Mackenzie, Fellow of the Institute of Actuaries.

CANADIAN ORDER OF CHOSEN FRIENDS

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits\$12,430,138 00

Accrued Liabilities 75,862 00

—————\$12,506,000 00

Assets

Present value of Future Contributions\$ 4,746,411 00

Life Insurance Assets, 31st Dec., 1920 1,059,060 00

—————\$ 5,805,470 00

Deficiency\$ 6,700,529 00

Ratio of Assets to Liabilities 46.4%

The Valuation Basis was the Ontario 4% Table.

The amount of Insurance was \$24,220,485.75.

Children's insurance, amounting to \$30,387.00, was also valued. The ratio of Assets to Liabilities of this fund being 104.8%.

The Valuation was made by Sidney H. Pipe, Fellow of the Actuarial Society of America.

CANADIAN ORDER OF FORESTERS

Valuation Balance Sheet

Entire Life Insurance Business**Liabilities**

Present value of Protection\$31,810,925 42

Accrued Insurance Fund liabilities (plus General Fund liabilities) 242,345 68

—————\$32,053,271 10

Assets

Present value of future net Contributions\$ 9,913,980 99

Assets of Insurance Fund 6,460,440 18

—————\$16,374,421 17

Deficiency, 31st December, 1920\$15,678,849 93

Ratio of Assets to Liabilities (entire business)—51.08%.

CANADIAN ORDER OF FORESTERS (Continued)**Old Rate Business Only****Liabilities**

Present value of Protection	\$30,529,656 74	
Accrued Liabilities (including General Fund liabilities)	236,095 68	
		<u>\$30,765,742 42</u>

Assets

Present value of Future Net Contributions	\$ 8,698,137 81	
Assets credited Old Rate Business	6,385,493 40	
		<u>\$15,083,631 21</u>
Deficiency, 31st December, 1920		\$15,682,121 21
Ratio of Assets to Liabilities (Old Rate Business)—49.03%,		

New Rate Business Only**Assets**

Present Value of Future Net Contributions	\$ 1,215,843 18	
Assets credited New Rate Business	74,946 78	
		<u>\$1,290,789 96</u>

Liabilities

Present Value of Protection	\$1,281,268 68	
Accrued Liabilities (New Rate Business)	6,250 00	
		<u>\$1,287,518 68</u>
Surplus 31st December, 1920		\$ 3,271 28
Ratio of Assets to Liabilities (New Rate Business)—100.26%,		

SUMMARY OF VALUATION OF CERTIFICATES

Class	Insurance in Force 31st December, 1920	Present Value of Insurance	Present Value of Future Contributions	Required Accumulation
Old Rate Business	\$2,179,500	\$30,529,657	\$8,698,138	\$21,831,519
New Rate Business	4,868,750	1,281,268	1,215,843	65,425
Total	\$77,048,250	\$31,810,925	\$9,913,981	\$21,896,944

The basis of Valuation was the National Fraternal Congress Table of Mortality with interest at 4%.

The Valuation was made by Abb Landis, Consulting Actuary, Washington, D. C.

GRAND ORANGE LODGE OF BRITISH AMERICA**(Benefit Fund)****Valuation Balance Sheet****Liabilities**

Present value of Promised Benefits	\$1,460,526 00	
Accrued Liabilities	14,453 42	
		<u>\$1,474,979 42</u>

Assets

Present value of Future Contributions	\$1,183,851 00	
Life Insurance Assets, 31st December, 1920	200,815 79	
Present value of \$10,000.00 for ten years being amount to be paid to Benefit Fund by Grand Lodge	35,000 00	
Other Assets	5,778 29	
		<u>\$1,475,445 08</u>

Ratio of Assets to Liabilities 100%.

(Included in the Assets is the present value of the undertaking of Grand Lodge to reimburse the Benefit Fund for war claims by paying \$100,000 in instalments, \$10,000.00 of which was paid in July, 1921.)

The amount of Insurance valued was \$3,550,000.00.

The basis of Valuation was N.F.C. 4%.

The Valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.

CANADIAN ORDER OF ODDFELLOWS

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits	\$965,097 00	
Accrued Liabilities	5,000 00	
		\$970,097 00

Assets

Present value of Future Contributions	485,481 00	
Life Insurance Assets, 31st Dec., 1920	257,534 00	
		\$743,015 00
Deficiency	\$	227,082 00

The Ratio of Assets to Liabilities was 76.6%.

The Valuation basis was Ontario 4%.

The amount of Insurance valued was \$2,166,518.00.

The Valuation was made by Sidney H. Pipe, Fellow of the Actuarial Society of America.

KNIGHTS OF MALTA

(Chapter General of Canada)

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits	\$28,552 00
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Assets

Present value of Future Contributions	\$18,890 00
Life Insurance Assets, 31st December, 1920	9,910 35
	\$28,800 35

The Ratio of Assets to Liabilities was 100%.

The Basis of Valuation was Ontario 4%.

The Amount of Insurance value was \$72,750.00.

Valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.

ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION

(London, Ont.)

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits	\$844,647 66	
Accrued Liabilities	9,030 36	
		\$853,678 02

Assets

Present value of Future Contributions	\$396,600 83	
Life Insurance Assets, 31st Dec., 1920	466,536 31	
		\$863,137 14

Ratio of Assets to Liabilities 101.1%.

The Basis of Valuation was Om (5), 4%.

The amount of Insurance valued was \$1,623,555.00.

The Valuation was made by G. D. Buchanan, Fellow of the Actuarial Society of America.

ODDFELLOWS' RELIEF ASSOCIATION

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits	\$11,491,827 00	
Accrued Liabilities	46,000 00	
		\$11,537,827 00

Assets

Present value of Future Contributions	\$6,742,491 00	
Life Insurance Assets, 31st Dec., 1920	2,215,959 61	
		\$8,958,450 61

Deficiency	\$2,579,376 39
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Ratio of Assets to Liabilities 77.6%.

The Basis of Valuation was Ontario 4%.

Amount of Insurance Value was \$25,393,500.

The Valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.

ROYAL TEMPLARS OF TEMPERANCE

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits	\$1,812 720 00	
Special Reserve	10,000 00	
		\$1,822,720 00

Assets

Present value of Future Contributions	\$1,276,365 00	
Life Insurance Assets, 31st Dec., 1920	602,563 02	
		\$1,878,928 02

The Ratio of Assets to Liabilities was 103.8%.

The Valuation Basis was Ontario 4%.

The amount of Insurance valued was \$3,696,750 00.

The Valuation was made by L. K. File, Fellow of the Institute of Actuaries.

SONS OF ENGLAND BENEFIT SOCIETY

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits	\$1,407,900 00
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Assets

Present value of Future Contributions	\$637,500 00	
Life Insurance Assets, 31st Dec., 1920	119,300 00	
		\$756,800 00

Deficiency	\$651,100 00
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Ratio of Assets to Liabilities 53.75%.

The valuation basis was Ontario 4%.

Amount of Insurance valued was \$2,481,346.00.

The valuation was made by M. A. Mackenzie, Fellow of the Institute of Actuaries.

SONS OF SCOTLAND BENEVOLENT SOCIETY

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits	\$1,568,306 00
Accrued Liabilities	12,073 00
	\$1,580,379 00

Assets

Present value of Future Contributions	\$963,415 00
Life Insurance Assets, 31st December, 1920	763,616 00
	\$1,727,031 00

The Ratio of Assets to Liabilities was 109%.

The valuation basis was Ontario 4%.

The Amount of Insurance valued was \$3,285,470.00.

The valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.

ST. JOSEPH UNION OF CANADA

Valuation Balance Sheet

Liabilities

Present value of Promised Benefits	\$6,295,113 63
Accrued Liabilities	61,183 10
	\$6,356,296 73

Assets

Present value of Future Contributions	\$4,386,634 29
Present value of annuity \$7,400.00 per year for 42 years to be taken from interest earnings in excess of 4%	149,373 44
Life Insurance Assets, 31st December, 1920	1,871,714 31
	\$6,407,722 04

The ratio of Assets to Liabilities was 100.81%.

The Valuation Basis was N.F.C. 4%.

Included in the Assets of the Society is the value of an annuity of \$7,400.00 per annum for 42 years to be taken from interest earnings in excess of 4% to meet deficiency in older members, in accordance with special general vote of members.

The amount of Insurance valued was \$17,085,815.00.

The valuation was made by Abb Landis, Washington, D. C.

ANCIENT ORDER OF HIBERNIANS

This Society grants Insurance not exceeding \$400.00 per member, subject to uniform contributions. The records of the Society did not permit of a valuation being made as of December 31st, 1920. The Society has under consideration amendments to its constitution reducing the benefits to a funeral benefit basis.

INDEX.—Friendly Societies, being Societies registered by the Province of Ontario for the transaction of insurance therein, etc

Report Page	Short Name of Society.	When Organized or Incorporated	Head Office	Name of Secretary.	For what insurance contracts registered.
66	Acco Employees' Society.....	1920	Niagara Falls.....	A. G. Ross.....	Sick and funeral benefits.
286	American Watch Case Company's Employees' Mutual Welfare Association.....	1919	Toronto.....	H. McGowan.....	Sick and funeral benefits
230	Army and Navy Veterans, Toronto.....	1888	Toronto.....	T. M. Burns.....	Insurance against sickness and death
72	Army and Navy Veterans, Hamilton.....	1897	Hamilton.....	E. P. Wyatt.....	Sick and funeral benefits
94	Bain Wagon Co. Employees' Mutual Benefit Association.....	1900	Woodstock.....	Thos. Armstrong.....	Sick and funeral benefits
74	Beaver Sick and Funeral Benefit Club.....	1917	Toronto.....	W. J. Knox.....	Sick and funeral benefits
316	Brantford Carriage Co. Ltd., Relief Association.....	1920	Brantford.....	F. G. Brydges.....	Sick and funeral benefits
130	Brown Bros., Limited, Employees' Benefit Society.....	1903	Toronto.....	J. E. Lamb.....	Sick and funeral benefits
266	Brunner Mond Mutual Benefit Society.....	1918	Amherstburg.....	H. M. Standliff.....	Sick and funeral benefits
272	Canada Cycle and Motor Co., Ltd., Employees' Mutual Benefit Society.....	1918	Weston.....	Percy Knight.....	Sick and funeral benefits
140	Canadian Allis-Chalmers, Ltd., Employees' Mutual Benefit Society.....	1897	Toronto.....	J. E. Ford.....	Sick and funeral benefits
138	Canada Furniture Manufacturers (Limited) Employees' Benefit Society.....	1895	Woodstock.....	R. A. Scott.....	Sick and funeral benefits
211	Canadian Order of Beavers.....	1913	London.....	E. J. W. Griffith.....	Sick and funeral benefits
219	Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners.....	1911	Toronto.....	Wm. W. Young.....	Sick and funeral benefits
256	Canadian Hebrew Benevolent Society.....	1920	Toronto.....	J. Schein.....	Sick and funeral benefits
9	Chosen Friends, Canadian Order of.....	1882	Hamilton.....	W. F. Montague.....	Ins. against sickness and disability or death
181	Canadian Order of Rechabites.....	1912	Toronto.....	J. E. T. Paterson.....	Sick and funeral benefits
118	Cigarmakers' Union No. 27, Toronto.....	1891	Toronto.....	J. Pamphilon.....	Sick, funeral and out of work benefits
126	Cigarmakers' Union No. 55, Hamilton.....	1869	Hamilton.....	E. Jennings.....	Sick, funeral and out of work benefits
112	Civil Service Mutual Benefit Society.....	1893	Ottawa.....	W. J. Lynch.....	Insurance against sickness and death
84	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society.....	1888	Toronto.....	Henry Meade.....	Sick and funeral benefits
80	Cockshutt Plow Co. Relief Association.....	1899	Brantford.....	T. C. Graham.....	Sick and funeral benefits

15	Commercial Travellers' Association of Canada.	1871	Toronto	John Rutherford	Insurance against accident and death
270	Consumers' Gas Co., Employees' Mutual Benefit Society	1918	Toronto	C. J. Kennedy	Sick and funeral benefits
302	Czenstochower Aid Society	1916	Toronto	A. Rosen	Sick and funeral benefits
151	Daughters and Maids of England Benevolent Society	1895	Toronto	Leonard G. Cross	Sick and funeral benefits
73	Dominion Expressmen's Sick Benefit Association.	1893	Toronto	W. M. Carruthers	Insurance against sickness and death
195	Dominion Forge & Stamping Co., Limited, Employees' Mutual Benefit Association	1920	Windsor	E. A. LaCroix	Sick and funeral benefits
207	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	L. P. Arlett	Sick and funeral benefits
201	Employees' Protective League of the Seamen Kent Company, Limited	1912	Meaford	H. G. Dillon	Sick and funeral benefits
150	Evening Telegram Employees' Benefit Society	1912	Toronto	T. Hopmans	Sick and funeral benefits
88	Federated Association of Letter Carriers	1891	Toronto	Alex. McMordie	Insurance against sickness and death
191	First Italian Society of Hamilton	1911	Hamilton	G. Sartoris	Sick and funeral benefits
21	Foresters, Canadian Order of	1879	Brantford	A. VanSomeren	Insurance against sickness and death
121	Gendron Manufacturing Co.'s Employees' Benefit Society	1900	Toronto	R. L. Archambault	Sick and funeral benefits
102	Globe Printing Co.'s Employees' Benefit Society	1896	Toronto	George Cashman	Sick and funeral benefits
306	Goodyear Relief Association	1919	Toronto	J. H. Thompson	Sick and funeral benefits
209	Goold, Shapley and Muir Company Employees' Relief Association	1913	Brantford	W. J. Davies	Sick and funeral benefits
132	Grand Order of Israel Benefit Society	1908	Hamilton	J. Freedman	Sick and funeral benefits
316	Gray Dorr Mutual Benefit Society	1921	Chatham	P. L. Fancher	Sick benefits
98	B. Greening Wire Co., Ltd., Employees' Benefit Society	1910	Hamilton	G. S. Battraam	Sick and funeral benefits
82	W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1899	Toronto	Fred D. Hunt	Sick and funeral benefits
112	Guthrie Percha and Rubber Man'g. Co's. Employees' Sick Benefit Society	1901	Toronto	S. Wrathall	Sick and funeral benefits
268	H. A. Mutual Benefit Association	1918	Toronto	J. D. Gibb	Sick and funeral benefits
185	Hamilton Firemen's Benefit Fund	1910	Hamilton	B. McSweeney	Insurance against sickness and death; also lifetime benefits
*111	Hamilton Lodge No. 25, Theatrical Mechanical Association	1907	Hamilton	H. C. Stroud	Sick and funeral benefits
62	Hamilton Police Benefit Fund	1891	Hamilton	Chas. Green	Insurance against death, also lifetime benefits
100	Hamilton Rolling Mills Benefit Society	1905	Hamilton	H. P. Heath	Sick and funeral benefits
248	Hamilton St. Stanislaus Mutual Benefit Society	1916	Hamilton	John Chudy	Sick and funeral benefits

INDEX.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance therein, etc. —Continued.

Report Page	Short name of Society.	When Organized or Incorporated	Head Office.	Name of Secretary	For what insurance contracts registered.
228	Hay & Company Employees' Mutual Benefit Association	1915	Woodstock	J. G. Harrison	Sick and funeral benefits
122	Heintzman & Co's, Employees' Benefit Society	1885	Toronto	T. H. Kirk	Sick and funeral benefits
170	Hebrew Friendly Society of Toronto	1909	Toronto	S. Pulvers	Sick and funeral benefits
264	Hebrew Sick Benefit Society	1918	Toronto	G. Tenenbaum	Sick and funeral benefits
236	Hibernians, Ancient Order of	1893	Ottawa	Thos. R. Donovan	Insurance against sickness and death
13	Home Circles, Canadian Order of	1885	Toronto	J. M. Foster	Insurance against sickness and death, also lifetime benefits (including endowments)
199	Imperial Varnish and Color Sick Benefit Society	1911	Toronto	G. N. Hill	Sick benefits
296	Independent Hebrew Benefit Association of Ottawa	1919	Ottawa	M. Feller	Sick and funeral benefits
128	Irish Catholic Benevolent Union	1883	Toronto	Robt. Scollard	Insurance against sickness and death
288	Italo-Canadese Benevolent Society	1919	Toronto	G. Bagnato	Sick and funeral benefits
292	Judean Benevolent and Friendly Society	1919	Toronto	I. Hornick	Sick and funeral benefits
224	Keltzer Sick Benefit Society of Toronto	1911	Toronto	S. Moschenberg	Sick and funeral benefits
187	Knights of Malta, Chapter General of Canada	1909	Toronto	H. J. Bentley	Insurance against sickness and death
164	Knights of St. John, Ontario Grand Commandery	1893	Toronto	Mrs. C. Harrington	Insurance against sickness and death
152	La Congregazione de la Immacolata Concezione di Marie Santissima	1904	Toronto	G. Frasca	Sick and funeral benefits
120	Ladies' Orange Benevolent Association	1895	Toronto	Mrs. Gordon	Sick and funeral benefits
316	Lamp-Base and Electric Supply Works Employees' Sick Benefit Society	1920	Toronto	H. M. Robinson	Sick and funeral benefits
244	Lintzer Sick Benefit Society	1916	Toronto	I. Berman	Sick and funeral benefits
64	London Police Benefit Fund Association	1887	London	W. J. Harper	Insurance against death, also lifetime benefits
250	Loyal Order of Moose of Ontario	1917	Toronto	Norman Heyd	Sick and funeral benefits
276	Loyal Orange Young Briton Lodge No. 33	1895	Ottawa	L. E. Ferguson	Sick and funeral benefits
86	Loyal True Blue Association	1893	St. Catharines	M. S. Plumley	Insurance against sickness and death
308	Machine & Stamping Co. Employees' Mutual Benefit Society	1920	Toronto	F. B. Sinclair	Sick and funeral benefits

90	Massey-Harris, Toronto, Employees' Mutual Benefit Society	1883	Toronto	Thos. Carruthers	Sick and funeral benefits
92	Massey-Harris, Limited Brantford, Employees' Benefit Association	1894	Brantford	J. R. Harner	Sick and funeral benefits
70	Methodist Book and Publishing House Employees' Benefit Society	1895	Toronto	A. J. Saunders	Sick and funeral benefits
174	Mozier Sick Benefit Society	1906	Toronto	S. S. Sherman	Sick and funeral benefits
156	Mutual Masonic Compact	1893	St. Catharines	H. J. Johnston	Insurance against death
101	National Cash Register Co.'s Employees' Benefit Society	1907	Toronto	A. Cameron	Sick and funeral benefits
205	National Iron Works Employees' Mutual Benefit Society	1913	Toronto	H. Hambleton	Sick and funeral benefits
26	Oddfellows, Canadian Order of	1882	Toronto	Robt. Fleming	Insurance against sickness and death
51	Oddfellows, Independent Order of	1875	Toronto	Wm. Brooks	Insurance against sickness and death
17	Oddfellows' Relief Association	1871	Kingston	F. G. Evanson	Insurance against disability or death
136	Oddfellows, Independent Order of M. U.	1893	Toronto	John T. Tilley	Insurance against sickness and death
178	Ontario Commercial Travellers' Association	1880	London	George T. Hair	Mortuary Benefits
260	Orange Grand Lodge of Ontario East	1894	Belleville	F. M. Clarke	Sick and funeral benefits
56	Orange Grand Lodge of Ontario West	1860	Toronto	W. M. Fitzgerald	Insurance against sickness and death
38	Ontario Grand Lodge of B.A.	1890	Toronto	T. H. Bell	Insurance against sickness and death
310	Ottawa Firemen's Superannuation & Benefit Fund	1917	Ottawa	H. C. Argue	Insurance against death; also lifetime benefits
242	Ottawa Hebrew Benefit Society	1915	Ottawa	I. L. Cohen	Sick and funeral benefits
232	Ottawa Typographical Union No. 102	1895	Ottawa	J. K. Peppers	Sick and funeral benefits
246	Ottawa Theatrical Mechanical Association No. 19	1916	Ottawa	Ronco R. Mareil	Sick and funeral benefits
96	Ottawa Unity Protestant Benefit Society	1869	Ottawa	J. A. Murphy	Sick and funeral benefits
251	Polish Young Men's Hebrew Society	1915	Toronto	S. Kaplansky	Sick and funeral benefits
311	Postal Benefit Association of Toronto	1894	Toronto	Wm. Christy	Insurance against death
116	Pride of Israel Sick Benefit Society	1905	Toronto	N. Romm	Sick and funeral benefits
281	Rogers, Wm. Mfg. Co., Welfare Society	1919	Niagara Falls	M. Sensbaugh	Sick and funeral benefits
11	Royal Templars of Temperance	1882	Hamilton	C. Van Norman Emory	Insurance against sickness and death
226	Rumanian Aid Association Gloria	1913	Hamilton	G. Costel	Sick and funeral benefits
183	Ruthenian Brotherhood of St. John the Baptist	1911	Brantford	D. Jakowetz	Sick and funeral benefits
197	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association	1911	Hamilton	Thos. Barnes	Sick and funeral benefits
290	Slingsby Mfg. Co., Limited, Employees' Benefit Association	1920	Brantford	C. B. Hitchon	Sick and funeral benefits
304	Societa Italiana di M.S. Guglielmo Marconi	1917	Sault Ste. Marie	Domenico Greco	Sick and funeral benefits
282	Societa di Mutuo Soccorso Racialmutes	1919	Hamilton	A. Mortorna	Sick and funeral benefits

INDEX.— Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Concluded.*

Report Page.	Short name of Society.	When organized or incorporated	Head Office.	Name of Secretary.	For what insurance contracts registered
217	Societa Di Mutuo Soccorso La Trinacria Di Toronto.....	1914	Toronto.....	M. Calderone.....	Sick and funeral benefits
291	Sons of Abraham Benefit Society.....	1919	Hamilton.....	M. Barrach.....	Sick and funeral benefits
30	Sons of England Benefit Society.....	1877	Toronto.....	D. J. Proctor.....	Insurance against sickness and death
274	Sons of Jacob Benevolent Society.....	1918	Toronto.....	M. Zimmerman.....	Sick and funeral benefits
168	Societa Figli di Mutuo Soccorso St. Antonio di Ottawa.....	1919	Ottawa.....	V. Macri.....	Sick and funeral benefits
58	Sons and Daughters of Ireland Protestant Association.....	1893	Toronto.....	James Steele.....	Insurance against sickness and death
222	Sons of Italy Mutual Aid and Benevolent Society.....	1914	Niagara Falls.....	A. D'Ogostino.....	Sick and funeral benefits
238	Sons of Lithuania Benefit Society.....	1914	Toronto.....	W. Yusaitis.....	Sick and funeral benefits
*160	Sons of Poland Friendly Society.....	1907	Toronto.....	Chas. Sanocki.....	Sick and funeral benefits
35	Sons of Scotland Benevolent Association.....	1880	Toronto.....	F. S. Mearns.....	Insurance against sickness and death
166	Sons of Temperance of Ontario, Sick and Funeral Benefit Department.....	1908	Aurora.....	J. M. Walton.....	Sick and funeral benefits
210	Saint Stanislaus Mutual Benefit Society.....	1915	Toronto.....	Paul Bilewicz.....	Sick and funeral benefits
114	Steel Co. of Canada, Ltd., Hamilton Works Employees' Benefit Society.....	1902	Hamilton.....	G. W. Brent.....	Sick and funeral benefits
172	St. Albert Friendly Society.....	1909	Renfrew.....	Frank Cybulski.....	Sick and funeral benefits
106	St. Boniface Benefit Society.....	1894	Kitchener.....	H. W. Young.....	Sick and funeral benefits
213	St. David's Y.P.U. Sick Benefit Society.....	1914	Toronto.....	J. B. Whiteley.....	Sick and funeral benefits
134	St. Jean Baptiste Society.....	1888	Ottawa.....	Jos. Saint Germain.....	Insurance against sickness and death
110	St. Joseph Aid Society of Formosa.....	1887	Formosa.....	O. Beingsessner.....	Sick and funeral benefits
312	St. Joseph's Mutual Benefit Society.....	1893	Toronto.....	J. Bouvier.....	Sick and funeral benefits
162	St. Joseph's Lithuanian Benefit Society.....	1908	Toronto.....	M. Mikolajunas.....	Sick and funeral benefits
17	St. Joseph Union of Canada.....	1863	Ottawa.....	Chas. Lederer.....	Insurance against sickness and death
258	St. Luke Benefit Society.....	1894	Amherstburg.....	Chas. Odette.....	Sick and funeral benefits
280	Star of Italy Mutual Aid and Benevolent Society.....	1918	Niagara Falls.....	G. Micciani.....	Sick and funeral benefits
273	Stasower Benefit Society.....	1918	Toronto.....	W. Applebaum.....	Sick and funeral benefits
262	Toronto Civic Employees' Benevolent Association.....	1893	Toronto.....	E. J. Hoskings.....	Insurance against sickness and death
*116	Theatrical Mechanical Association.....	1886	Toronto.....	S. Y. Meredith.....	Insurance against sickness and death

252	Toronto Firemen's Benefit Fund	1893	Toronto	A. W. Laver	Insurance against sickness and death, also lifetime benefits
300	Toronto Hearts of Oak Medical Agency	1919	Toronto	F. C. Babbage	Medical Aid
215	Toronto & Niagara Power Co's. Employees Mutual Benefit Society	1914	Toronto	W. J. Rogers	Sick and funeral benefits
118	Toronto Hebrew Benevolent Society	1899	Toronto	D. Pullan	Sick and funeral benefits
231	Toronto Musical Protective Association	1887	Toronto	Jos. Weatherburn	Sick and funeral benefits
203	Toronto Independent Benevolent Association	1911	Toronto	B. Goldstein	Sick and funeral benefits
60	Toronto Police Benefit Fund	1882	Toronto	D. H. Gordon	Insurance against death; also lifetime benefits
76	Toronto Railway Employees' Union	1897	Toronto	W. D. Robbins	Sick and funeral benefits
68	Toronto Typographical Union No. 91	1894	Toronto	George Murray	Sick and funeral benefits
138	Transportation Club of Toronto	1917	Toronto	W. J. Hotrum	Sick and funeral benefits
5	United Workmen—Ancient Order of	1879	Toronto	F. G. Inwood	Insurance against sickness and death
108	Verity Plow Company Relief Association	1899	Brantford	Charles Carter	Sick and funeral benefits
298	Willys-Overland Employees' Mutual Benefit Society	1920	Toronto	G. Kingsburgh	Sick and funeral benefits
176	Young Men's Hebrew Association	1912	Toronto	Harry Zweig	Sick and funeral benefits
193	Zion Benevolent Society	1911	Toronto	P. J. Isaacson	Sick and funeral benefits

*Name changed by Order-in-Council dated 13th September, 1921, to Theatrical Mutual Association of Hamilton.

*Name changed by Order-in-Council dated 1st November, 1921 to Theatrical Mutual Association of Ottawa.

*Name changed by Order-in-Council dated 13th September, 1921 to Theatrical Mutual Association of Toronto.

*Name changed by Order-in-Council dated 23rd September, 1921 to Polish Alliance Friendly Society of Canada.

LOAN AND TRUST CORPORATIONS' STATEMENTS

BEING

ABSTRACTS FROM FINANCIAL STATEMENTS
MADE BY

BUILDING SOCIETIES, LOAN COMPANIES, LOANING LAND
COMPANIES, AND TRUST COMPANIES

FOR THE YEAR ENDED

31st DECEMBER, 1920.

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

Printed and Published by CLARKSON W. JAMES, Printer to the King's Most Excellent Majesty

1922

Printed by
THE RYERSON PRESS

To His Honour HENRY COCKSHUTT, Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Report of the Registrar of **Loan** Corporations for the year 1921.

Respectfully submitted,

W. E. RANEY,

Attorney-General

Toronto, 28th February, 1922.

TO THE HONOURABLE W. E. RANEY, K.C., M.P.P.,

Attorney-General of Ontario.

Sir,—I have the honour to submit herewith the twenty-fourth annual report of the Registrar of Loan Corporations of Ontario. This report was placed in the hands of the printers early in 1921, but its issue was delayed by the strike in the printing trade. The delay is no fault of your Department.

As is usual, the statements included in this report are arranged alphabetically, according to the classes of corporation defined by the Act, namely, loan corporations, loaning land corporations and trust companies.

The information given in this report is an abstract from sworn statements of the chief officers and auditors of the companies. The Department does not assume responsibility for the correctness of the figures submitted or for the valuation of the securities which compose the assets of the companies.

In the report of last year only the assets and liabilities of the companies were exhibited; in the present report the information has been extended to include the revenue and expenditure statements of the companies. In the report of next year a further extension is contemplated, viz: the printing of schedules giving details of the securities which compose the assets of the companies.

LEGISLATION.

In the report of last year reference was made to the desirability of legislation touching the deposit taking powers of loan and trust companies, and making provision for regular inspection of companies by Departmental officials. At the session of the Legislature of 1921 an Act was passed in amendment of The Loan and Trust Corporations Act, dealing with these and other subject-matters. The following is a summary of the provisions of that legislation:

1. The right of trust companies to receive monies in trust, either by way of deposit for indefinite terms or for investment for fixed terms and to guarantee repayment of the monies and interest was confirmed; companies receiving money in this way are obliged to set aside and earmark as security for the depositors and guaranteed investors an equal amount of cash, authorized securities or loans thereon; quarterly returns are required to be made setting forth the total amount of such monies held, and giving particulars of the securities which have been earmarked and allocated in respect of such monies; the investment of these monies is limited, by the Act, to securities authorized for trustee investments; an additional quarterly return is required to be made showing the amount of cash and of liquid securities available for quick sale, as a protection for the depositors of the company.

2. A change was made in the limitation of amount which might be invested in office buildings to provide that the book value of such investments should not exceed (a) in the case of loan corporations, fifteen per cent. of the paid up capital and reserve funds of the corporation, unless land or buildings had, previous to the passing of the Act, been required for the purpose of making alterations or additions or erecting buildings, in which case the limit was fixed at twenty-five per cent. of the paid up capital and reserve funds of the corporation; and (b), in the case of trust companies, twenty-five per cent. of the paid up capital and reserve funds of the company.

3. The amount of monies which loan corporations might receive by way of deposits, was increased from twice the amount of the paid up capital and cash in hand to an amount equal to twice the paid up capital and reserve funds of the corporation, plus the amount of cash on hand; the total amount of borrowings, by way either of deposits or debentures, was fixed at four times the aggregate amount of the paid up capital and the reserve fund, plus the amount of cash in hand; it was also provided that every loan corporation receiving deposits should make a sworn return quarterly showing the amount of liquid securities readily convertible into cash, held by the corporation, available for depositors.

4. Provision was also made for the execution by Ontario corporations of documents under seal outside the Province facsimile common seals of the corporation being authorized for other territories, districts or places.

5. The Registrar shall visit personally the head office of each corporation registered under the Act and carefully examine its affairs, reporting thereon to the Minister as to all matters requiring his attention and decision.

DEPOSITS OF LOAN AND TRUST COMPANIES.

It was expected when this legislation was enacted that the release of the deposit limit for loan corporations would enable these institutions to considerably extend their business of receiving monies locally, thereby offsetting the alarming decrease

in monies available for loan corporations in Great Britain and France. This hope has not been fully realized because of the continued progress of deflation, which has resulted in reducing the savings deposits of all institutions receiving monies in this way. The total savings deposits held by loan and trust corporations at the beginning of the year 1921 was \$34,510,293. and the amount at the end of the year was \$35,954,958. This indicates that the loan and trust corporations, though making only a slight advance in the aggregate, have advanced their relative position in the deposit taking field very considerably inasmuch as the change in the amount of deposits compares very favourably with the reduction in deposits of the chartered banks. The effect of the legislation in providing substantial additional sums of money for mortgage loan purposes has, however, only been postponed and I confidently expect that, when the period of deflation in commodity prices is passed and normal economic conditions restored, the legislation will effect the purpose for which it was recommended. Several of the companies have during the past year increased the rate of interest payable on deposits from $3\frac{1}{2}$ to 4% per annum. My information is that this departure is likely to be followed by others during the present year.

STERLING DEBENTURES.

In the meantime the situation in regard to supply of loan company debenture monies from British and foreign sources has considerably improved. The reduction in interest rates available on other classes of securities in Great Britain is proceeding steadily, thereby restoring the possibilities of the loan corporation debenture as a competitor for these monies. The year has witnessed a diversity of policy among the Canadian loan corporations in regard to sterling debentures. One large loan company repaid over \$1,000,000.00 of sterling debentures which matured during the year. This repayment was effected out of monies accumulated in Great Britain during the war and post-war period. Other companies have used their best efforts to renew their sterling debentures which matured during the year. Strangely enough these diverse policies were dictated by the same general purpose, namely, to maintain the confidence of Scottish investors in Canadian loan company debentures and thus maintain the source of supply for moneys for the time when sterling exchange shall have regained a normal level. It is, of course, still impossible to bring out new sterling debenture moneys from Great Britain economically because of the discount on sterling exchange. It will be exceedingly interesting to watch the effect of these contrary policies in the British field. In general, however, it is proper to say that the service of the Canadian loan company sterling debenture to the British investor during this trying period of economic readjustment has been exceeding satisfactory and will undoubtedly reflect credit upon Canadian investments in general. The following figures show the amount in dollars at par of exchange of sterling debentures outstanding at the end of the year named—1914. \$40,297,166; 1919. \$31,461,175; 1920. \$25,690,463; 1921, \$24,401,066. There are credible indications that the lowest level has been reached.

MORTGAGE LENDING SITUATION IN ONTARIO.

In answer to enquiries as to the general situation in connection with the demand for and supply of mortgage monies in Ontario, the companies report that the demand for mortgage monies is not as great as it was a year ago. This has been due to a continuance of the postponement of building operations by individuals and corporations awaiting the further reduction in prices of building materials. The restriction of new capital expenditures has, of course, been world-wide and this has had its effect upon the demand for mortgage moneys as upon every other field of activity.

The supply of monies available for mortgage loans has considerably increased during the year. This has been due to several factors. The life insurance companies have now a considerably greater proportion of their funds available for mortgage loans than was the case a year ago. Their commitments on the purchase of Victory bonds have now been absorbed and the falling rates of interest available on municipal and government bonds have naturally been a material factor in effecting the re-entry of the life insurance companies to the mortgage lending field. For the same reasons there is a larger supply of the funds of private investors and of estates available for mortgage purposes. The result of this decreasing demand and increasing supply is already apparent in the rates of interest charged by loan corporations. During the past year these rates were $7\frac{1}{2}$ and 8%, and already there has been a reduction of about half of one per cent. so that the rates at present prevailing are 7 and $7\frac{1}{2}$ %. The continuance of these general tendencies is to be expected during the present year and there are already signs that they are contributing to a revival of activity in building operations.

INSPECTION OF COMPANIES.

Acting under the authority and direction of the provisions of the Act relating to the inspection of companies, officers of this Department proceeded promptly with their examination of the affairs of the companies. Necessarily, the first inspection requires to be much more thorough and detailed and takes much more time and labour than will subsequent inspections for the reason that information gathered on first inspection will be of great assistance subsequently in reviewing the position of the companies. For this reason it was not possible to complete the examination of all the registered companies during the year 1921, and there are some offices that have not yet been visited by officers of the Department. I do not think it wise for the purpose of this report to make reference to the details of the inspections of individual companies, having reached the conclusion that this should wait until the survey of all the companies is completed and until the companies, which have been inspected have had an opportunity to adopt some of the suggestions made by the Department. By way of illustration of the kind of suggestion referred to I may explain that in some cases the Department has suggested the rearrangement of auditing practices, changes in accounting methods and transfer of items from one account to another in order better to represent the character of the asset, such as the transfer of long past due mortgage loans, to the heading of real estate and similar alterations in records and statements. In many cases these suggestions are being readily adopted by the companies. In view of this fact, it is not either useful or necessary to refer to them in detail. It is sufficient to say that the new form of annual statement to shareholders prescribed by the Department and the new form of annual report to the Department published herewith, is proving a much truer representation of the facts in reference to the affairs of the companies than was formerly the case. It is the policy of the Department to disclose in the report and statements, annually an increasing measure of useful detail until it has been made certain the public will be able to determine accurately whether or not a corporation is deserving of confidence.

SCHEDULES TO REPORT.

In the schedules to the report will be found comparative tables showing the relative positions of the companies and the comparison for the years 1918, 1919 and 1920, thus bringing up to date the table which for many years prior to 1918 was published annually.

APPENDIX

I was honoured with an invitation to attend and address the annual convention of the Farm Mortgage Bankers' Association of America which met at Des Moines, Iowa, in September 1921. The purpose of this address was to explain to the convention members the history and plan of operation of Canadian mortgage lending institutions. To accomplish this, a careful review was made of the history of these institutions in Canada and, particularly, in Ontario, and a collation of useful figures of the experience of the companies. This address has been printed as an appendix to this report in order that the information collated may be preserved in a permanent form.

STAFF

During the year the inspections made by the Department have been under the direction of Mr. A. E. Herington and Mr. O. B. Henry, whose efficient services in this connection are hereby acknowledged.

Yours faithfully

V. EVAN GRAY,

Registrar of Loan Corporations

Parliament Buildings,
27 February, 1922.

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NOTE

Section 112 of The Loan and Trust Corporations Act (R.S.O. 1914. Chap. 184) provides as follows:—

112.—(1) No corporation shall, under the penalty of becoming disentitled to registry or having its registry suspended or cancelled make, print, publish, circulate, authorize or be a party or privy to the making, printing, publishing, or circulating of any statement or representation that its solvency or financial standing is vouched for by the Registrar or that the publication of its statement in his report is a warranty or representation of the solvency of the corporation, or of the truth or accuracy of such statement in any particular.

I. LOAN COMPANIES

A. COMPANIES HAVING PERMANENT STOCK ONLY

DETAILED REPORTS OF THE SEVERAL COMPANIES.

1. Book value of real estate held by the Corporation:		
Office premises	20,000	00
Freehold land (including buildings)	5,174	00
		25,174 00
2. Rents, accrued		440 00
3. Amount secured by mortgage on real estate:		
First mortgages	1,720,806	00
Interest due	10,824	45
Interest accrued	30,819	55
		1,762,450 00
4. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom	39,600	00
(b) Canadian municipalities, school districts and rural telephone companies	1,374,798	00
Interest due	2,086	00
Interest accrued	36,396	00
		1,452,880 00
5. Cash on hand		11,534 00
6. Cash on deposit with banks		105,032 85
Total assets	3,357,510	85

Liabilities.

TO THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	1,285,059 60	
Interest due and accrued	12,456 50	
		1,297,516 10
2. Amount of money deposited with the Corporation.....	1,040,491 04	
Interest accrued thereon	16,702 00	
		1,057,193 04
Total		2,354,709 14

TO SHAREHOLDERS.

3. Reserve Fund	460,000 00	
4. Dividends to shareholders declared and unpaid	40,000 00	
5. Paid up capital	500,000 00	
6. Balance of profit and loss account	2,801 71	
Total	1,002,801 71	
Total liabilities	3,357,510 85	

Revenue Account.

INCOME.

1. Rents earned	1,333 34	
2. Interest earned:		
(a) On mortgages	114,536 45	
(b) On bonds, debentures and stocks	77,902 02	
(c) On bank deposits	1,454 98	
(d) Other interest earned	994 29	
		194,887 74
3. Profit on sale of securities and real estate	15,106 86	
Total	211,327 94	

Expenditure

4. Interest incurred during the year on:		
(a) Debentures and debenture stock	60,841 62	
(b) Deposits	32,035 83	
		92,877 45
5. Licenses and taxes other than taxes on real estate:		
(a) Dominion	4,457 58	
(b) Provincial	1,774 43	
(c) Municipal	219 23	
		6,451 24
6. Commission on loans and on sale of debentures and real estate		1,299 95
7. All other expenses incurred: Salaries, \$10,779.95; directors' fees, \$2,508.00; shareholders' votes and auditors' fees, \$1,300.00; insurance \$110.45; travelling expenses \$5.80; printing and stationery, \$1,564.37; advertising, \$202.03; postage, telegrams, telephones and express, \$745.00; miscellaneous, \$933.13; total		18,148 73
8. Net profit transferred to profit and loss account		92,550 57
Total		211,327 94

Profit and Loss Account.

Balance brought forward from previous year	10,251 14
Amount transferred from revenue account	92,550 57
Total	<u>102,801 71</u>
Dividends to shareholders declared during year	70,000 00
Amount transferred to reserve fund	30,000 00
Balance of account at December 31st, 1920	2,801 71
Total	<u>102,801 71</u>

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year:
On deposits, 3.51%; on debentures, 5%.
2. Average rate of interest per annum earned by the Corporation during the year:
(a) On mortgages of realty, 6.41%; (b) on other investments, 6.79%.
3. Specify the officers of the Corporation who are under bond and for what sums respectively.
J. A. Davidson, \$5,000.00; W. P. Bradshaw, \$2,000.00; W. F. Nickel, \$2,000.00.
4. What were the dividend days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1920, at 12%; July 2nd, 1920, at 12%.
5. What is the date appointed for the annual meeting? January 27th, 1921. Date of last annual meeting? January 22nd, 1920.
6. State the amount of actual cash receipts during the year for:
(a) Interest on mortgage investments, \$115,990.43.
(b) Interest on bonds and debentures and dividends on stocks, \$77,902.02.
(c) Net revenue from real estate, \$1,773.34.
7. State the amount of interest permanently capitalized during the year, \$799.20.

THE BROCKVILLE LOAN AND SAVINGS COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Constatng Instruments.

Incorporated by declaration filed 11th May, 1885, with the Clerk of the Peace for the United Counties of Leeds and Grenville. The declaration was made by virtue of the "Building Societies Act," R.S.O. 1877, c. 164, continued by R.S.O. 1887, c. 169, and superseded by 60 V., c. 38 (O.), now R.S.O. 1897, c. 205. See R.S.O. 1914, c. 184.

The lending and borrowing powers are derived from the above public General Acts.

Head Office, Brockville.

Officers

President—D. W. Downey.
Vice-President—J. Gill Gardner.

Manager—L. C. Dargavel.
Secretary—K. M. Frankcom.

Auditors—C. S. Scott & Co., Hamilton.

Directors.

D. W. Downey, Brockville.
 A. C. Hardy, Brockville.
 L. C. Dargavel, Brockville.

J. Gill Gardner, Brockville.
 Albert Gilmour, Brockville.
 C. S. Cossett, Brockville.

J. W. Ridgeway, Brockville.

Capital

Amount of capital stock authorized	500,000 00
Amount subscribed:	
Ordinary	350,000 00
Amount paid in cash:	
Ordinary, on \$208,450.50 stock paid up; on \$96,992.50 stock partly paid	305,443 00

Assets

1. Book value of real estate held by the Corporation:		
Freehold land (including buildings)	5,476 41	
2. Amount secured by mortgage on real estate, including:		
First mortgages	604,967 10	
Agreements for sale	20,996 19	
Interest due	1,454 51	
Interest accrued	11,201 12	
		638,618 92
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	21,000 00	
Interest accrued	583 13	
		21,583 13
4. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom	1,000 00	
(b) Canadian municipalities, school districts and rural telephone companies	60,448 17	

Interest due	8 53	
Interest accrued	886 96	
		62,343 66
5. Cash on hand		3,266 10
6. Cash on deposit with banks		21,180 64
7. All other assets		1,191 60
Total assets		753,660 46

Liabilities

TO THE PUBLIC.

1. Amount of money deposited with the Corporation.....	278,964 23	
Interest accrued thereon	10,431 19	
		289,395 42
2. Taxes due and accrued	6,553 03	
3. Salaries, rents and other expenses due and accrued....	1,690 67	
		8,243 70
Total		297,639 12

TO SHAREHOLDERS.

4. Reserve fund	130,000 00	
5. Contingency fund	5,943 22	
6. Dividends to shareholders declared and unpaid	10,689 74	
7. Paid up capital	305,443 00	
8. Balance of profit and loss account	3,945 38	
Total	456,021 34	
Total liabilities		753,660 46

Revenue Account.

INCOME.

1. Interest earned:		
(a) On mortgages	51,453 41	
(b) On bonds, debentures and stocks	3,924 20	
(c) On bank deposits	101 99	
		55,479 60
2. All other revenue for year		228 87
Total		55,708 47

EXPENDITURE.

3. Interest incurred during the year on:		
(a) Deposits	10,431 19	
(b) Other borrowed money	425 44	
		10,856 63
4. Licenses and taxes other than taxes on real estate:		
(a) Dominion	4,490 08	
(b) Provincial	486 94	
(c) Municipal	226 63	
		5,203 65
5. Commission on loans and on sale of debentures and real estate.....		613 23
6. All other expenses incurred: Salaries, \$5,156.87; directors' fees, \$1,150.00; auditors' fees, \$273.32; legal fees, \$426.31; rents, \$550.00; travelling expenses, \$115.30; printing and stationery, \$315.77; advertising, \$285.03; postage, telegrams, telephones and express, \$320.40; miscellaneous, \$188.59; total		8,781 59
7. Net profit transferred to profit and loss account		30,253 37
Total		55,708 47

Profit and Loss Account.

Amount transferred from revenue account	30,253 37
Total	30,253 37
Dividends to shareholders declared during year	21,307 99
Amount transferred to special reserves and contingency accounts.....	5,000 00
Balance of account at December 31st, 1920	3,945 38
Total	30,253 37

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year:
On deposits, 4%.
2. Average rate of interest per annum earned by the Corporation during the year:
(a) On mortgages of realty, 8%; (b) on other investments, school debentures, 8%; (c) on municipal debentures, 5%.
3. Loans written off, \$248.28.
4. Specify the officers of the Corporation who are under bond and for what sums respectively:
Managing director, \$10,000.00; secretary-treasurer, \$3,000.00; stenographer, and assistant, \$3,000.00.
5. What were the dividend days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1920, 7%; July 2nd, 1920, 7%.
6. What is the date appointed for the annual meeting? First Wednesday in February.
Date of last annual meeting? February 4th, 1920.
7. State the amount of actual cash receipts during the year for:
(a) Interest on mortgage investments, \$52,283.39.
(b) Interest on bonds and debentures and dividends on stocks, \$3,038.03.
8. State maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise, and the amount and particulars of such securities; also amount owing December 31st, 1920.
\$5,000.00 maximum; \$5,000.00 owing. Total loans to Directors \$5,000.00.

CANADA LANDED AND NATIONAL INVESTMENT COMPANY LIMITED.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Constatng Instruments.

This Company was in 1891 constituted by an amalgamation of (1) The Canada Landed Credit Company with (2) The National Investment Company of Canada (Limited), and the re-incorporation of the amalgamated Company. Of the two Companies so amalgamated:

1. The Canada Landed Credit Company had been incorporated in 1858 by special Act of the Province of Canada, 22 V., c. 133; a special Act of 1859, 22 V., c. 105, increased the capital; the two foregoing Acts were amended by 29-30 V. (1866-7), c. 125. In 1873, an Act of Ontario, 36 V., c. 122, amended 22 V., c. 133. *supra*; in 1874 the powers of the Company were extended by 38 V., c. 73 (O); in 1875-6 the capital was further increased by 39 V., c. 97 (O); in 1882 the special Acts of 1858 and 1859 *supra* were amended by 45 V., c. 72 (O). In 1882 the special Act of Canada, 45 V., c. 110, extended the Company's operations to Manitoba and the Northwest Territories. In 1890 the special Act of Ontario, 53 V., c. 128, authorized the Company to issue debenture stock to become amalgamated with other companies, etc. In 1891, Letters Patent of Canada, dated January, 1891, authorized the amalgamation of the Company with the National Investment Company of Canada. In 1891, Letters Patent of Ontario, dated 12th February, authorized the same amalgamation.

2. The National Investment Company of Canada had been incorporated by Letters Patent of Canada, dated 21st August, 1882, issued under 40 V., c. 43 (D).

For the powers of the amalgamated Company, see the Letters Patent above cited; see also R.S.O., 1886, secs. 88-98, and sec. 101; see also the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

Head Office, Toronto.

Officers.

President—John Hoskin, K.C., LL.D., D.C.L. *Vice-President*—D. E. Thomson, K.C., LL.D.
Managing Director—Edward Saunders.

Auditors—T. Watson Sime, Toronto; George W. Stiff, Toronto.

Directors

John Hoskin, K.C., LL.D., D.C.L., Toronto.	F. W. Harcourt, K.C., Toronto.
D. E. Thomson, K.C., LL.D., Toronto.	Charles J. Holman, K.C., LL.D.,
G. Tower Fergusson, Toronto.	Toronto.
F. Le. M. Grasset, M. B., F.R.C.S., Edin.,	James Playfair, Midland.
Toronto.	Edward Saunders, Toronto.

Capital.

Amount of capital stock authorized	4,000,000 00
Amount subscribed:	
Ordinary	2,410,000 00
Amount paid in cash:	
Ordinary, on \$2,410,000.00 stock, 50% called	1,205,000 00

Assets.

1. Book value of real estate held by the Corporation:	
Office premises	35,000 00
Freehold land (including buildings)	30,935 92
	65,935 92

2. Amount secured by mortgages on real estate, including:		
First mortgages	4,325,044	73
Agreements for sale	31,677	25
Interest due	17,367	13
	<u>4,374,089</u>	11
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	4,300	00
4. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom	797,588	96
(b) Canadian municipalities, school districts and rural telephone companies	971,288	34
	<u>1,768,877</u>	30
5. Cash on hand	561	36
6. Cash on deposit with banks	103,133	54
	<u>6,316,897</u>	23
Total assets		

Liabilities.

To THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	321,267	74
Interest due and accrued	3,694	93
Payable elsewhere than in Canada	3,257,627	44
Interest due and accrued	23,285	05
	<u>3,605,875</u>	16
2. All other liabilities	17,744	95
Total	<u>3,623,620</u>	11

To SHAREHOLDERS.

3. Special reserve funds	50,000	00
4. Reserve fund	1,355,000	00
5. Dividends to shareholders declared and unpaid	32,681	07
6. Paid up capital	1,205,000	00
7. Balance of profit and loss account	50,596	05
Total	<u>2,693,277</u>	12
Total liabilities	<u>6,316</u>	<u>897</u> 23

Revenue Account.

INCOME.

1. Rents earned (including \$5,360.00 on office premises)	8,748	89
2. Interest earned:		
(a) On mortgages	296,808	91
(b) On bonds, debentures and stocks	91,755	59
(c) On collateral loans	390	34
(d) On bank deposits ..	6,506	32
	<u>395,461</u>	16
3. Profit on sale of real estate	3,817	10
4. Agency fees and commissions earned	1,375	33
5. All other revenue for year	88,407	21
Total	<u>497,809</u>	<u>69</u>

EXPENDITURE.

6. Interest incurred during the year on:		
(a) Debentures and debenture stock	203,888 07	
(b) Other borrowed money (bank overdraft)	723 17	
		204,611 24
7. Loss on sale of securities		2,357 38
8. Licenses and taxes other than taxes on real estate:		
(a) Dominion	15,108 95	
(b) Provincial	3,546 37	
(c) Municipal	422 91	
		19,078 23
9. Commission on loans and on sale of debentures and real estate.....		6,108 95
10. All other expenses incurred: Salaries, \$39,877.77; directors' fees, \$10,000.00; auditors' fees, \$1,250.00; legal fees, \$172.00; rents, \$3,075.00; travelling expenses, \$449.00; printing and stationery, \$1,547.42; advertising, \$620.16; postage, telegrams, telephones and express, \$750.73; taxes and running expenses, real estate, \$8,969.51; miscellaneous, \$4,067.46; Total		70,779 05
11. Net profit transferred to profit and loss account		194,874 84
Total		497,809 69

Profit and Loss Account.

Balance brought forward from previous year	26,221 21
Amount transferred from revenue account	194,874 84
Total	221,096 05
Dividends to shareholders declared during year	120,500 00
Amount transferred to special reserves and contingency accounts	50,000 00
Balance of account at December 31st, 1920	50,596 05
Total	221,096 05

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year:
On debentures, 5.44%.
2. Average rate of interest per annum earned by the Corporation during the year:
(a) On mortgages of realty, 7.07%; (b) on other investments, 5.98%.
3. Specify the officers of the Corporation who are under bond, and for what sums respectively:
All officers, except juniors, are under bonds from \$2,000 to \$5,000, amounting in all to \$41,000.
4. What were the dividend days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 2¼%; April 1st, 2½%; July 3rd, 2½%; October 1st, 2½%.
5. What is the date appointed for the annual meeting? February 9th, 1921. Date of last annual meeting? February 11th, 1920.
6. State the amount of actual cash receipts during the year for:
 - (a) Interest on mortgage investments, \$353,693.51.
 - (b) Interest on bonds and debentures and dividends on stocks, \$91,366.11.
 - (c) Interest on loans on collateral security, \$390.34
7. State maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise, and the amount and particulars of such securities; also amount owing December 31st, 1920.
\$7,350.00 maximum, 4,300.00 owing. Total loans to Directors, \$10,300.00.

CANADA PERMANENT MORTGAGE CORPORATION.

STATEMENT FGR THE YEAR ENDING 31st DECEMBER, 1920,

Constating Instruments.

This Company was under the provisions of the special Act of Ontario, 63 V., c. 129, formed by the amalgamation of the Canada Permanent Loan and Savings Company, the Western Canada Loan and Savings Company, the Freehold Loan and Savings Company, and the London and Ontario Investment Company: 63 V., c. 129 (Ont.). See also special Act of Canada, 62 V., c. 101 (D).

Amendments to charter, 1903 and 1913.

Head Office, Toronto.

Officers.

President—W. G. Gooderham.

Joint General Managers—R. S. Hudson,

Vice-President—R. S. Hudson.

John Massey.

Asst. General Manager—George H. Smith.

Secretary—W. F. Watkins.

Auditors—Henry Barber and A. E. Osler, Toronto.

Directors.

Col. A. E. Gooderham, Toronto.

F. Gordon Osler, Toronto.

John Massey, Toronto.

William Mulock, Toronto.

E. R. C. Clarkson, Toronto.

John Campbell, S.S.C., Edinburgh.

J. H. G. Hagarty, Toronto.

George W. Allan, K.C., M.P., Winnipeg.

Capital.

Amount of capital stock authorized	20,000,000 00
Amount subscribed and fully paid:	
Common	6,000,000 00

Assets.

1. Book value of real estate held by the Corporation:		
Office premises	732,134 59	
Freehold land (including buildings)	451,333 74	
		1,183,468 33
2. Amount secured by mortgage on real estate, including:		
First mortgages	26,844,843 12	
Agreements for sale	492,812 63	
Interest due	726,613 51	
		28,064,269 26
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$159,970.00 of the Company's own stock, upon which \$159,970 has been paid.)		
Principal	291,489 52	
Interest due	5,134 27	
		296,623 79
4. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom	423,402 06	
(b) Canadian municipalities, school districts	204,057 40	
(c) All other bonds	371,000 00	
Interest due	5,885 20	
		1,004,344 66
5. Book value of stocks owned	1,258,000 00	
Accrued dividends thereon	5,000 00	
		1,263,000 00

6. Cash on hand	155,050 29
7. Cash on deposit with banks	1,098,797 82
8. All other assets	11,518 80
Total assets	<u>33,077,072 95</u>

Liabilities.

TO THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	4,495,580 67	
Interest due and accrued	58,184 54	
Payable elsewhere than in Canada	9,996,595 94	
Interest due and accrued	73,474 40	
		<u>14,623,835 55</u>
2. Amount of money deposited with the Corporation		6,129,483 21
3. Taxes due and accrued		7,000 00
4. Salaries, rents and other expenses due and accrued		11,897 88
5. All other liabilities		85 73
Total		<u>20,772,302 37</u>

TO SHAREHOLDERS.

6. Reserve fund	6,000,000 00
7. Dividends to shareholders declared and unpaid	150,000 00
8. Paid up capital	6,000,000 00
9. Balance of profit and loss account	154,770 58
Total	<u>12,304,770 58</u>
Total liabilities	<u>33,077,072 95</u>

Revenue Account.

INCOME.

1. Rents earned (on office premises)	26,025 97
2. Interest earned:	
(a) On mortgages	2,041,866 40
(b) On bonds, debentures and stocks	141,851 23
(c) On collateral loans	25,019 56
(d) On bank deposits	24,495 45
	<u>2,233,232 64</u>
3. Profit on sale of securities and real estate	206,004 82
4. All other revenue for year	83,127 47
Total	<u>2,548,390 90</u>

EXPENDITURE.

5. Interest incurred during the year on:	
(a) Debentures and debenture stock	769,703 90
(b) Deposits	220,609 00
	<u>990,312 90</u>
6. Loss on sale of securities and real estate	45,450 80
7. Amount by which assets were written down	7,857 69
8. Decrease in market value of securities and real estate	19,578 66
9. Licenses and taxes other than taxes on real estate:	
(a) Dominion	50,755 25
(b) Provincial	18,271 76
(c) Municipal	3,905 62
	<u>72,932 63</u>
10. Commission on loans and on sale of debentures	64,263 83
11. All other expenses incurred: Salaries, \$310,074.21; directors' fees,	

\$22,750.00; auditors' fees, \$11,579.96; legal fees, \$1,848; traveling expenses, \$11,744.58; printing and stationery, \$19,943.29; advertising, \$19,726.45; postage, telegrams, telephones and express, \$7,036.93; miscellaneous, \$89,013.67; total		493,717 09
12. Net profit transferred to profit and loss account		854,277 30
Total		<u>2,548,390 90</u>

Profit and Loss Account

Balance brought forward from previous year	150,493 28
Amount transferred from revenue account	854,277 30
Total	<u>1,004,770 58</u>
Dividends to shareholders declared during year	600,000 00
Amount transferred to special reserves and contingency accounts.....	250,000 00
Balance of account at December 31st, 1920	154,770 58
Total	<u>1,004,770 58</u>

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year:
On deposits, 3.489%; on debentures, 5.2304%; on debenture stock, 4%.
2. Average rate of interest per annum earned by the Corporation during the year:
(a) On mortgages of realty, 7.42%; (b) on other investments, 5 to 6½%.
3. Loans written off, \$7,857.69.
4. Specify the officers of the Corporation who are under bond and for what sums respectively:
All officers and employees holding responsible positions give bonds or security satisfactory to Corporation; \$1,000 to \$5,000 each.
5. What were the dividend days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 2½%; April 1st, 2½%; July 2nd, 2½%; October 1st, 2½%.
6. What is the date appointed for the annual meeting? January 28th, 1921. Date of last annual meeting? January 30th, 1920.
7. State the amount of actual cash receipts during the year for:
 - (a) Interest on mortgage investments, \$1,890,815.74.
 - (b) Interest on bonds and debentures and dividends on stocks, \$198,264.82.
 - (c) Loans on collateral security, \$35,011.83.
 - (d) Net revenue from real estate, \$26,025.97.
8. State maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise, and the amount and particulars of such securities; also amount owing December 31st, 1920.
\$6,000 maximum, \$5,000 owing. Total loans to Directors, \$5,000.

THE CANADIAN MORTGAGE INVESTMENT COMPANY.
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Incorporated under special Act of Canada, 62-3 Vict., c. 103. (Decl. Book II., 92).

Head Office, Toronto.

Officers.

President—H. S. Osler, K.C.

Vice-President—Joseph Henderson.

Manager—F. W. G. Fitzgerald.

Auditors—Price, Waterhouse and Co., C. A., Toronto.

Directors.

D. B. Hanna, Toronto.

Geo. D. Perry, Toronto.

Joseph Henderson, Toronto.

Charles W. Beatty, Toronto.

H. S. Osler, K.C., Toronto.

Hon. Wallace Nesbitt, K.C., Toronto.

F. W. G. Fitzgerald, Toronto.

Capital.

Amount of capital stock authorized	5,000,000 00
Amount subscribed:	
Ordinary	1,506,300 00
Amount paid in cash:	
Ordinary:	
On \$978,100.00 stock fully called	978,100 00
On \$460,000 stock 50% called	230,000 00
Dividends applied as additional payment	6,028.82
On \$68,200.00 instalment stock	25,457 66
	1,239,586 48

Assets.

1. Book value of real estate held by the Corporation:	
Office premises (including fittings and furniture).....	259,750 34
Freehold land (including buildings)	149,162.84
	408,913 18
2. Amount secured by mortgage on real estate, including:	
First mortgages	1,227,128 73
Agreements for sale	105,380 30
Interest due	81,651 67
Interest accrued	7,572 37
	1,421,733 07
3. Book value of bonds, debentures and debenture stocks:	
(a) Government—Dominion, Provincial and United Kingdom	114,341 33
(b) All other bonds	271,337 07
Interest due	1,147 70
	386,876 10
4. Book value of stocks owned	100,000 00
5. Cash on hand	600 00
6. Cash on deposit with banks	57,375 85
7. All other assets	7,006 37
	2,382,504 57

Liabilities.

TO THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding:	
Payable in Canada	53,482 28
Interest due and accrued	404 37

Payable elsewhere than in Canada	464,183 51	
Interest due and accrued	3,344 55	
		521,414 71
2. Taxes due and accrued		18,135 29
3. All other liabilities		12,191 70
Total		551,741 70

TO SHAREHOLDERS.

4. Reserve fund	500,000 00	
5. Special investment reserve	40,000 00	
6. Dividends to shareholders declared and unpaid	37,412 09	
7. Paid up capital	1,239,586 48	
8. Balance of profit and loss account	13,764 30	
Total	1,830,762 87	
Total liabilities	2,382,504 57	

Revenue Account.

INCOME.

1. Rents earned (including \$2,600.74 on office premises)		7,719 49
2. Interest earned:		
(a) On mortgages	122,733 35	
(b) On bonds, debentures and stocks	9,660 82	
(c) On bank deposits	419 78	
(d) Other interest earned	29 70	
		132,843 65
3. Profit on sale of securities and real estate		13,756 29
4. Agency fees and commissions earned		2,155 99
5. All other revenue for year (with details on page 6)		22,964 86
Total		179,440 28

EXPENDITURE.

6. Interest incurred during the year on:		
(a) Debentures and debenture stock		28,386 28
7. Decrease in market value of securities and real estate		4,482 85
8. Accounts receivable not recoverable		187 24
9. Licenses and taxes other than taxes on real estate:		
(a) Provincial	1,811 38	
(b) Municipal	533 04	
		2,344 42
10. Commission on loans and on sale of debentures and real estate		5,767 35
11. All other expenses incurred: Salaries, \$19,211.79; directors' fees, \$3,400.00; auditors' fees, \$1,000.00; legal fees, \$510.56; traveling expenses, \$1,363.79; printing and stationery, \$2,810.28; advertising, \$75.32; postage, telegrams, telephones and express, \$828.30; reserve for insurance of properties, \$1,717.39; miscellaneous, \$1,830.41; total		32,747 84
12. Net profit transferred to profit and loss account		105,524 30
Total		179,440 28

Profit and Loss Account.

Balance brought forward from previous year	42,084 60	
Amount transferred from revenue account	105,524 30	
Total	147,608 90	
Dividends to shareholders declared during year	74,375 20	
Amount transferred to special reserves and contingency accounts	50,000 00	
Dominion War Income Tax	1,245 18	

Reserved for Income War Tax for 1920	8,224 22
Balance of account at December 31st, 1920	13,764 30
Total	<u>147,608 90</u>

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year:
On debentures, 5%.
2. Average rate of interest per annum earned by the Corporation during the year:
(a) On mortgages of realty, 8 $\frac{3}{4}$ %; (b) on other investments, 2%.
3. Loans written off, \$4,482.85.
4. Specify the officers of the Corporation who are under bond and for what sums respectively:
All officers and employees holding important positions give bonds and securities satisfactory to the Company.
5. What were the dividend days of the Corporation in 1920, and what rate or rates of dividend were declared payable on those days respectively? January 2nd and July 2nd, 6%.
6. What is the date appointed for the annual meeting? February 2nd, 1921. Date of last annual meeting? February 4th, 1920.
7. In the case of any company whose stocks, bonds or debentures are held by the corporation, either directly or indirectly, if such company is otherwise indebted to the corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans.
\$244,882.99.
8. State the amount of actual cash receipts during the year for:
 - (a) Interest on mortgage investments, \$93,162.84.
 - (b) Interest on bonds and debentures and dividends on stocks, \$4,351.07.
 - (c) Net revenue from real estate, \$5,118.75.
9. State the amount of interest permanently capitalized during the year. \$1,167.78.

CENTRAL CANADA LOAN AND SAVINGS COMPANY
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Constating Instruments.

The former Provincial Company, incorporated 1884, 7th March, L.P. of Ontario. (Lib. 16, No. 67.)

1890, 53 V., c. 129 (O); fixes the capital stock at \$5,000,000, divided into 50,000 shares of \$100 each; (sec. 1), confirms the purchase of the assets of the Peterborough Real Estate Investment Co., Limited; secs. 2-4 sanction the issue of debenture stock; secs. 5-12 authorize agencies in the United Kingdom; (13) defines the limit of borrowing powers.

1893, 8th June, Letters Patent of Ontario amending the foregoing Letters Patent.

1897, May 6th, Letters Patent of Ontario so amending the foregoing Letters Patent as to give the Company the status of a Loan Company (and not the status of a Loaning Land Company) under the Loan and Trust Corporations Act.

Dominion Company of same name incorporated by 61 V., c. 97 (D.), assets of Provincial Company transferred to Dominion Company by 63 V., c. 130 (Ontario).

Head Office, Peterborough, Ontario.

Officers.

President—E. R. Wood.

Managing Director—G. A. Morrow.

Vice-Presidents—H. C. Cox, G. A. Morrow.

Asst. Manager—A. B. Fisher.

Secretary—W. J. Hastie.

Auditors—Harry Vigeon, Toronto; H. Frank Vigeon, Toronto; Jas. A. Hall, Peterborough.

Directors.

E. R. Wood, Toronto.

W. G. Morrow, Peterborough.

H. C. Cox, Toronto.

A. H. Cox, Toronto.

G. A. Morrow, Toronto.

A. B. Fisher, Toronto.

E. T. Malone, K.C., Toronto.

Sir Wm. Mackenzie, Toronto.

W. S. Hodgins, Toronto.

Richard Hall, Peterborough.

Capital.

Amount of capital stock authorized	5,000,000 00
Amount subscribed:	
Ordinary	2,500,000 00
Amount paid in cash:	
Ordinary:	
On \$1,562,500 stock fully called	1,562,500 00
On \$937,500 stock, 20% called	187,500 00
	1,750,000 00

Assets.

1. Book value of real estate held by the Corporation:	
Office premises	250,000 00
2. Amount secured by mortgage on real estate, including:	
First mortgages	1,274,303 75
Agreements for sale	9,767 95
Interest due	7,464 53
Interest accrued	27,029 50
	1,318,565 73
3. Amount of loans secured by stocks, bonds and other collateral:	
(There is included in the collateral \$173,400.00 of the Company's own stock, upon which \$164,360.00 has been paid.)	
Principal	1,130,759 38
Interest accrued	19,794 73
	1,150,554 11
4. Book value of bonds, debentures and debenture stocks:	
(a) Government—Dominion, Provincial and United Kingdom	140,937 27
(b) Canadian municipalities, school districts and	

rural telephone companies	159,270 28	
(c) All other bonds	190,365 00	
Interest accrued	3,720 91	
		494,293 46
5. Book value of stocks owned	3,872,803 64	
Accrued dividends thereon	11,614 51	
		3,884,418 15
6. Cash on hand		80,628 85
7. Cash on deposit with banks		365,718 55
Total assets		7,544,178 85

Liabilities.

To THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	1,414,995 34	
Interest due and accrued	31,772 88	
Payable elsewhere than in Canada	5,514 67	
Interest due and accrued	40 03	
		1,452,122 92
2. Amount of money deposited with the Corporation		2,194,835 93
3. Special deposit by Dominion Government <i>re</i> Victory Bonds		250,000 00
Total		3,896,958 85

To SHAREHOLDERS.

4. Special reserve funds	1,750,000 00	
5. Dividends to shareholders declared and unpaid	43,750 00	
6. Paid up capital	1,750,000 00	
7. Balance of profit and loss account	103,470 00	
Total		3,647,220 00
Total liabilities		7,544,178 85

Revenue Account.

INCOME.

1. Interest earned:		
(a) On mortgages	82,165 54	
(b) On bonds, debentures and stocks	291,352 30	
(c) On collateral loans	96,298 49	
		469,816 33
2. Profit on sale of securities		7,939 58
3. All other revenue for year		13,101 66
Total		490,857 57

EXPENDITURE.

4. Interest incurred during the year on:		
(a) Debentures	73,339 12	
(b) Deposits	61,205 29	
(c) Other borrowed money	3,240 40	
		137,784 81
5. Licenses and taxes other than taxes on real estate:		
(a) Dominion	5,116 65	
(b) Provincial	4,171 44	
(c) Municipal	2,102 17	
		11,390 26
6. Commission on loans and on sale of debentures		2,305 38
7. All other expenses incurred: Salaries, \$54,716.48; directors' fees, \$42,500.00; auditors' fees, \$600.00; legal fees, \$54.08; rents, \$7,405.21; sterling deb. expense, \$1,457.66; printing and sta-		

tionery, \$7,573.76; advertising, \$8,339.36; postage, telegrams, telephones and express, \$529.43; fuel and light, \$1,399.61; insurance, 765.36; miscellaneous, \$1,687.52; total	127,028 47
8. Net profit transferred to profit and loss account	212,348 65
Total	490,857 57

Profit and Loss Account

Balance brought forward from previous year	124,202 85
Amount transferred from revenue account	212,348 65
Total	336,551 50
Dividends to shareholders declared during year	175,000 00
Subscriptions	5,581 50
Special distribution of 3% from profits earned prior to Jan. 1st, 1917...	52,500 00
Balance of account at December 31st, 1920	103,470 00
Total	336,551 50

Miscellaneous

1. Average rate of interest per annum paid by the Corporation during the year:
On deposits, 3.035%; on debentures, 5.016%.
2. Average rate of interest per annum earned by the Corporation during the year:
(a) On mortgages of realty, 6.448%; (b) on other investments, 6.439%.
3. Specify the officers of the Corporation who are under bond and for what sums respectively:
All the officers and staff are covered by a bankers' blanket bond for \$25,000.00.
4. What were the dividend days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1920, 2½%; April 1st, 2½%; July 2nd, 2½%; October 1st, 2½%.
5. What is the date appointed for the annual meeting? January 18th, 1921. Date of last annual meeting? January 9th, 1920.
6. State the amount of actual cash receipts during the year for:
 - (a) Interest on mortgage investments, \$82,767.62.
 - (b) Interest on bonds and debentures and dividends on stocks, \$329,257.76.
 - (c) Loans on collateral security, \$104,981.99. interest only.
7. State maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise, and the amount and particulars of such securities; also amount owing December 31st, 1920.
\$81,142.75 maximum; \$53,982.18 owing; Total owing by Directors \$86,935.68.

THE COLONIAL INVESTMENT AND LOAN COMPANY.
STATEMENT FOR THE YEAR ENDING 31st DECEMBER 1920

Incorporated under special Act of Canada, 63-4 V., c. 95.

Amendments to charter, 10-11 Geo. V., chap. 86, July 1st, 1920.

Head Office, Toronto.

Officers.

President—A. J. Jackson.

Manager—A. J. Jackson.

Vice-Presidents—Jas. H. Mitchell,
W. R. White, K.C.

Secretary—Jas. H. Mitchell.

Auditors—G. T. Clarkson, Toronto; James Hardy, Toronto.

Directors.

A. J. Jackson, Toronto.

A. C. McMaster, K.C., Toronto.

Jas. H. Mitchell, Toronto.

Senator Wm. Proudfoot, K.C., Toronto.

W. R. White, K.C., Pembroke, Ont.

Capital.

Amount of capital stock authorized:

Permanent preference	4,900,000 00
Ordinary permanent	100,000 00

Amount subscribed:

Permanent preference	1,241,440 00
Ordinary permanent	100,000 00
	1,341,440 00

Amount paid in cash:

Permanent preference	1,230,926 69
Ordinary permanent:	
On \$100,000.00 stock, 20% called	20,000 00
	1,250,926 69

Assets.

1. Book value of real estate held by the Corporation:	
Freehold land (including buildings)	336,761 77
2. Amount secured by mortgage on real estate, including:	
First mortgages	676,814 11
Agreements for sale	361,666 19
Interest due	7,558 02
Interest accrued	23,147 05
	1,069,185 37
3. Amount of loans secured by stocks, bonds and other collateral:	
(There is included in the collateral \$227,280.00 of the Company's own stock upon which \$227,280.00 has been paid.)	.
Principal	140,654 20
Interest accrued	303 37
	140,957 57
4. Book value of bonds, debentures and debenture stocks:	
Canadian municipalities, school districts and rural telephone companies	234,949 15
Interest due	1,761 27
Interest accrued	8,100 24
	244,810 66
5. Book value of stocks owned	177,423 87
Accrued dividends thereon	1,603 28
	179,027 15
6. Cash on deposit with banks	37,081 96
7. All other assets	36,343 11
Total assets	2,044,167 59

Liabilities.

To THE PUBLIC.

1. Total liabilities	23,854 48
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To SHAREHOLDERS.

2. Reserve funds	400,000 00
3. Dividends to shareholders declared and unpaid	8,996 90
4. Paid up capital	1,250,926 69
5. All other liabilities	316,755 02
6. Balance of profit and loss account	43,634 50
Total	2,020,313 11
Total liabilities	2,044,167 59

Revenue Account.

INCOME.

1. Rents earned	28,726 11
2. Interest earned:	
(a) On mortgages	89,336 65
(b) On bonds, debentures and stocks	96,607 28
(c) On collateral loans	13,681 01
(d) On bank deposits	5,886 45
	205,511 39
3. Profit on sale of securities and real estate	15,721 54
4. Increase in market value of securities	8,431 25
5. All other revenue for year	124,948 49
Total	383,338 78

EXPENDITURE.

6. Interest incurred during the year on:	
(a) Debentures	4,830 32
(b) Other borrowed money	45,094 61
	49,924 93
7. Loss on sale of securities and real estate	46,479 91
8. Real estate taxes, insurance, etc.	35,928 85
9. Decrease in market value of securities	20,231 13
10. Licenses and taxes other than taxes on real estate:	
(a) Dominion	5,825 54
(b) Provincial	2,110 80
(c) Municipal	1,235 25
	9,171 59
11. Commission on loans and on sale of debentures	1,273 43
12. All other expenses incurred: Salaries, \$22,074.47; directors' fees, \$3,625.00; auditors' fees, \$2,450.00; legal fees, \$509.06; rents, \$8,500.00; travelling expenses, \$2,561.38; printing and stationery, \$2,137.64; postage, telegrams, telephones and express, \$1,792.21; miscellaneous, \$7,688.46; total	51,338 22
13. Net profit transferred to profit and loss account	168,990 72
Total	383,338 78

Profit and Loss Account.

Balance brought forward from previous year	16,161 65
Amount transferred from revenue account	168,990 72
Total	185,152 37

Dividends to shareholders declared during year	129,426 01
Interest to 30th November, 1920, on permanent preference stock redeemable	12,091 86
Balance of account at December 31st, 1920	43,634 50
Total	185,152 37

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year:
On debentures, $4\frac{1}{2}\%$, 5% , $5\frac{1}{4}\%$, $5\frac{1}{2}\%$.
2. Average rate of interest per annum earned by the Corporation during the year:
(a) On mortgages of realty, 7.829% ; (b) on other investments, 6.65% .
3. Specify the officers of the Corporation who are under bond and for what sums respectively:
General manager, \$10,000.00; secretary, \$10,000.00; cashier, \$5,000.00.
4. What were the dividend days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively? June 30th, 1920, 3% ; September 30th, 1920, $1\frac{1}{2}\%$; December 31st, 1920, $1\frac{1}{2}\%$.
5. What is the date appointed for the annual meeting? February 24th, 1921. Date of last annual meeting? February 26th, 1920.
6. Special general meetings held during year: Dates—January 30th, 1920; September 14th, 1920; November 19th, 1920.
7. State the amount of actual cash receipts during the year for:
(a) Interest on mortgage investments, \$95,208.07.
(b) Interest on bonds and debentures and dividends on stocks, \$146,967.08.
(c) Loans on collateral security, \$507,990.11.
8. State the amount of interest permanently capitalized during the year: on mortgages foreclosed and transferred to real estate, \$6,464.97.
9. State maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise, and the amount and particulars of such securities; also amount owing December 31st, 1920.
\$109,900 maximum, \$48,000 owing.

CREDIT FONCIER FRANCO-CANADIEN.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Constating Instruments.

43-44 V., c. 60, Province of Quebec: An Act to incorporate the Company. Schedule A to the Act contains the original constitution and laws of the Company: See Act of Quebec (1884), 47 V., c. 62, *infra*.

44 V., c. 58, Dominion of Canada. Section 13 defines the Company's borrowing powers. (See also 62-63 Vic., c. 41 (D), s. 20.

44 V., c. 51, Province of Ontario, empowers the Company to establish branch offices in Ontario, to lend money, hold real estate in the Province, etc.

45 V., c. 84, Province of Quebec, amends 43-44 Vic., c. 60 (Q.).

46 V., c. 85, Dominion of Canada, assimilates the powers of the Company to those of other Loan Companies.

47 V., c. 62, Province of Quebec. Schedule A to the Act contains the revised constitution and laws of the Company.

55-56 V., c. 29 (D. Criminal Code, 1892), by sec. 205 (6d) exempts the Company from the general law prohibiting lotteries.

63 V. (1900), c. 74, Province of Quebec. An Act to amend the Charter of the Credit Foncier Franco-Canadien. 7 Edw. VII. c. 99 Que. 11-12 Geo. V. c. 80, Dom.

Head Office, Montreal, Que.

Officers.

President—J. E. Moret, Paris, France.

General Manager—Martial Chevalier.

Vice-Presidents—Martial Chevalier,
Montreal, Que.

General Secretary—J. Theo. Leclerc,
Montreal, Que.

Auditors—J. O. Gravel, Montreal; George Gonthier, Montreal.

Directors.

Tancrede Bienvenu, Montreal, Que.

A. Denfert-Rochereau, Paris, France.

Hon. Sir Hormisdas Laporte, Montreal,
Que.

Le comte de Camondo, Paris, France.

F. Perry, Montreal, Que.

Ch. Cahen-d'Anvers, Paris, France.

L. Escoffier, Paris, France.

André Bénac, Paris, France.

Réné Brice, Paris, France.

Capital.

Amount of capital stock authorized	9,647,667 19
Amount subscribed:	
Ordinary	9,647,667 19
Amount paid in cash	9,647,667 19

Assets.

1. Book value of real estate held by the Corporation:		
Office premises	684,622 00	
Freehold land (including buildings)	982,866 81	
		1,667,488 81
2. Amount secured by mortgage on real estate, including:		
First mortgages	41,762,730 89	
Interest due	581,429 61	
Interest accrued	425,564 19	
		42,769,724 69
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	100,027 90	
Interest accrued	594 68	
		100,622 58

4. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom	975,353	42
(b) Canadian municipalities, school districts and rural telephone companies	272,480	99
(c) All other bonds	3,436,270	46
Interest accrued	83,997	36
		4,768,102 23
5. Cash on hand		27,295 05
6. Cash on deposit with banks		4,029,354 79
7. All other assets		607,986 07
Total assets	53,970,574	22

Liabilities.

TO THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding:		
Payable elsewhere than in Canada	37,788,269	51
Interest due and accrued	293,283	95
		38,081,553 46
2. Due on debentures and coupons not yet presented		862,258 89
3. Due on loans in process of completion		122,532 68
4. Canadian Mortgage Association Guaranty		1,000,000 00
5. All other liabilities		650,674 34
Total	40,717,019	37

TO SHAREHOLDERS.

6. Special reserve funds	2,200,883	76
7. Dividends to shareholders declared and unpaid	50,403	48
8. Paid up capital	9,647,667	19
9. Balance of profit and loss account	1,354,600	42
Total	13,253,554	85
Total liabilities	53,970,574	22

Profit and Loss Account.

Balance brought forward from previous year	492,505	92
Amount transferred from revenue account	862,094	50
Amount transferred from special reserves and contingency accounts	170,651	80
Total	1,525,252	22
Amount transferred to special reserves and contingency accounts	170,651	80
Balance of account at December 31st, 1920	1,354,600	42
Total	1,525,252	22

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year:
On debentures, 4.36%.
2. Average rate of interest per annum earned by the Corporation during the year:
(a) On mortgages of realty, 7%; (b) on other investments, 5.45%.
3. What were the dividend days of the Corporation in 1919, and what rate or rates of dividends were declared payable on those days respectively? Once a year, June 1st, on the above 13%.
4. What is the date appointed for the annual meeting? May 24th, 1921. Date of last annual meeting? May 18th, 1920.
5. Special general meetings held during year: Date, December 29th, 1920.

CROWN SAVINGS AND LOAN COMPANY

STATEMENT FOR THE YEAR ENDING 31st DECEMBER 1920

Incorporated under the Building Societies Act, R.S.O., 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Lambton, 30th January, 1882.

The lending and borrowing powers of the Company are now governed by the Loan and Trust Corporations Act, R.S.O., 1914, Chap. 184.

Head Office, Petrolia.

Officers.

President—J. L. Englehart.

Vice-President—C. O. Fairbank.

Manager—Charles Egan.

Auditors—C. P. Butman, Petrolia; C. R. Stephenson, Petrolia.

Directors.

J. L. Englehart.

C. O. Fairbank.

B. P. Corey.

R. Jackson.

W. Mackesy.

Thomas Simpson.

W. B. Smith.

Charles Egan.

Capital.

Amount of capital stock authorized	1,000,000 00
Amount subscribed:	
Ordinary	241,050 00
Amount paid in cash	241,050 00

Assets.

1. Book value of real estate held by the Corporation:		
Office premises		11,256 18
2. Amount secured by mortgage on real estate, including:		
First mortgages	594,474 03	
Interest due	4,444 19	
Interest accrued	23,351 11	
		622,269 33
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$16,700 of the Company's own stock, upon which \$17,515.58 has been paid.)		
Principal	17,515 58	
Interest accrued	526 88	
		18,689 73
4. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom	51,700 00	
(b) Canadian municipalities, school districts and rural telephone companies	10,500 00	
(c) All other bonds	11,923 35	
		74,123 35
5. Cash on hand		2,303 23
6. Cash on deposit with banks		11,232 14
7. All other assets		7,151 15
Total assets		747,025 11

Liabilities.

TO THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding:	
Payable in Canada	219,302 00
Interest due and accrued	5,229 15

2. Amount of money deposited with the corporation	166,272 81	224,531 15
Interest accrued thereon	2,888 64	
		169,161 45
Total		393,692 60

TO SHAREHOLDERS.

3. Reserve fund	97,500 00
4. Dividends to shareholders declared and unpaid	7,231 50
5. Paid up capital	241,050 00
6. Balance of profit and loss account	7,551 01
Total	353,332 51
Total liabilities	747,025 11

Revenue Account.

INCOME.

1. Rents earned (including \$150.00 on office premises)	214 00
2. Interest earned:	
(a) On mortgages	38,721 99
(b) On bonds, debentures and stocks	4,303 33
(c) On bank deposits	34 43
	43,059 75
3. Profit on sale of securities and premium on N. Y. funds	1,168 57
Total	44,442 32

EXPENDITURE.

4. Interest incurred during the year on:		
(a) Debentures and debenture stock	10,353 88	
(b) Deposits	5,064 43	
		15,418 31
5. Amount by which assets were written down		288 62
6. Licenses and taxes other than taxes on real estate:		
(a) Dominion	2,873 06	
(b) Provincial	497 44	
(c) Municipal	380 72	
		3,751 22
7. Commission on loans and on sale of debentures and real estate		25 00
8. All other expenses incurred: Salaries, \$3,605.00; directors' fees, \$65.00; auditors' fees, \$100.00; legal fees, \$20.00; travelling expenses, \$24.75; printing and stationery, \$203.61; advertising, \$108.93; postage, telegrams, telephones and express, \$158.88; miscellaneous, \$652.71; total		4,938 88
9. Net profit transferred to profit and loss account		20,020 29
Total		44,442 32

Profit and Loss Account.

Balance brought forward from previous year	7,493 72
Amount transferred from revenue account	20,020 29
Total	27,514 01
Dividends to shareholders declared during year	14,463 00
Amount transferred to special reserves and contingency accounts	5,500 00
Balance of account at December 31st, 1920	7,551 01
Total	27,514 01

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year:
On deposits, $3\frac{1}{2}\%$; on debentures, $4\frac{3}{4}\%$.
2. Average rate of interest per annum earned by the Corporation during the year:
(a) On mortgages of realty: $6\frac{3}{8}\%$; (b) on other investments, $5\frac{3}{4}\%$.
3. Specify the officers of the Corporation who are under bond and for what sums respectively:
Manager, \$5,000; Accountant, \$1,000; Teller, \$1,000.
4. What were the dividend days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively? 6% on January 2nd, and July, 1920.
5. What is the date appointed for the annual meeting? February 3rd, 1921. Date of last annual meeting? February 5th, 1920.
6. State the amount of actual cash receipts during the year for:
(a) Interest on mortgage investments, \$32,575.42.
(b) Interest on bonds and debentures, \$3,137.57.
(c) Net revenue from real estate, \$150.00.

THE DOMINION SAVINGS AND INVESTMENT SOCIETY.
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Incorporated under Chapter 53 of the Consolidated Statutes of Upper Canada as a Permanent Building Society, by declaration filed with the Clerk of the Peace for the County of Middlesex, 20th April, 1872.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Head Office, London, Ontario.

Officers.

President—Thomas H. Purdom, K.C.

Auditors—F. W. Raymond, London;

Vice-President—Alex. Purdom.

Wm. C. Benson, C. A., London.

Manager and Secretary—Nathaniel Mills.

Directors.

Thomas H. Purdom, K.C., London.

John Purdom, London.

Alexander Purdom, London.

Thomas A. Rowat, London.

W. J. McMurtry, Toronto.

Nathaniel Mills, London.

NOTE: At the time this report goes to press The Dominion Savings and Investment Society has indicated its intention of retiring from business and negotiations are under way for the sale of the assets of the society to another Loan company which is to assume the liabilities of the society to the public. The statement published herewith is in the form filed by the society with the Department but is subject to adjustment when the assets and liabilities have been re-valued. The statement is, therefore, printed subject to this reservation.

Capital.

Amount of capital stock authorized	1,500,000 00
Amount subscribed:	
Ordinary	1,000,000 00
Amount paid in cash:	
Ordinary, on \$934,300.00, stock fully called	934,300 00
On \$65,700.00 stock called	636 25
	934,936 25

Assets.

1. Book value of real estate (less encumbrances, \$65,000.00), held by the Corporation:		
Office premises	173,503 40	
Freehold land (including buildings)	126,455 38	
		299,958 78
2. Rents due, \$1,175.12; accrued, \$1,204.00		2,379 12
3. Amount secured by mortgage on real estate including:		
First mortgages	833,312 90	
Second and subsequent mortgages	14,683 07	
Agreements of sale	69,477 22	
Interest due	32,012 29	
Interest accrued	18,547 64	
		963,033 12
4. Amount secured by mortgages (United States)		21,273 70
5. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral, \$99,620.43 of the Company's own stock upon which \$194,700 has been paid.)		
Principal	353,685 66	
Interest due	2,683 45	
Interest accrued	4,977 34	
		361,346 45

6. Book value of bonds, debentures and debenture stocks:		
(a) Government—Dominion, Provincial and United Kingdom	11,210 87	
(b) All other bonds	50,847 69	
Interest accrued	369 63	
		62,428 19
7. Book value of stocks owned	364,542 56	
Accrued dividends thereon	1,882 03	
		366,424 59
8. Cash on hand		4,870 83
9. Cash on deposit with banks, \$17,452.98; elsewhere, \$835.47		18,288 45
10. All other assets		14,604 12
Total assets		<u>2,119,607 35</u>

Liabilities.

To THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	173,635 00	
Payable elsewhere than in Canada	123,464 80	
		297,099 80
Interest due and accrued		5,483 27
Total carried out		302,583 07
2. Amount of money deposited with the Corporation		567,197 55
3. Money borrowed from banks:		
With security		18,391 91
Total		<u>888,172 53</u>

To SHAREHOLDERS.

4. Special reserve funds	275,000 00
5. Contingency fund	9,819 43
6. Dividends to shareholders declared and unpaid	11,679 14
7. Paid up capital	934,936 25
Total	<u>1,231,434 82</u>
Total liabilities	<u>2,119,607 35</u>

Revenue Account.

INCOME.

1. Rents earned, (including, \$9,600.00 on office premises)	15,707 84
2. Interest earned:	
(a) On mortgages	54,530 25
(b) On bonds, debentures and stocks	15,556 77
(c) On collateral loans	18,973 20
(d) On bank deposits	115 31
(e) Other interest earned	547 89
	89,723 42
3. All other revenue for year	5,580 02
Total	<u>111,011 28</u>

EXPENDITURE.

4. Interest incurred during the year on:		
(a) Debentures and debenture stock	15,604 30	
(b) Deposits	22,798 81	
(c) Other borrowed money	3,192 58	
		41,595 69
5. Licenses and taxes other than taxes on real estate:		
(a) Dominion	3,001 76	
(b) Provincial	1,350 20	
(c) Municipal	123 42	
		4,475 38
6. Commission on loans and on sale of debentures and real estate		509 19
7. All other expenses incurred: Salaries, \$8,913.50; directors' fees, \$395.00; auditors' fees, \$375.00; legal fees, \$36.00; travelling expenses, \$50.00; printing and stationery, \$633.25; advertising, \$1,010.25; postage, telegrams, telephones and express, \$555.83; miscellaneous, \$687.84; total		12,656 67
8. Net profit transferred to profit and loss account		51,774 35
Total		111,011 28

Profit and Loss Account.

Amount transferred from revenue account	51,774 35
Amount transferred from special reserves and contingency accounts ..	4,790 73
Total	56,565 08
Dividends to shareholders declared during year	46,745 65
Amount transferred to special reserves and contingency accounts	9,819 43
Total	56,565 08

Miscellaneous.

- Average rate of interest per annum paid by the Corporation during the year:
On deposits, 3.87%; on debentures, 5.27%.
- Average rate of interest per annum earned by the Corporation during the year:
(a) On mortgages of realty, 5.72%; (b) On other investments, 4.63%.
- Specify the officers of the Corporation who are under bond and for what sums respectively:
Manager, \$10,000.00; Accountant, \$5,000.00; Teller, \$5,000.00.
- What were the dividend days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively? January, April, July, October, rate of 5% per annum.
- What is the date appointed for the annual meeting? February 22nd, 1921. Date of last annual meeting? February 10th, 1920.
- In the case of any company whose stocks, bonds, or debentures are held by the Corporation either directly or indirectly, if such company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans.
\$135,000.00
- The amount of interest on such loans taken credit for in the profit and loss account during the past year, \$9,480.75.
- State the amount of actual cash receipts during the year for:
 - Interest on mortgage investments, \$48,998.70.
 - Interest on bonds and debentures and dividends on stocks, \$16,572.63.
 - Loans on collateral security, \$17,307.32.
 - Net revenue from real estate, \$5,930.14.
- State the amount of interest permanently capitalized during the year. \$3,262.81.
- State maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise, and the amount and particulars of such securities; also amount owing December 31st, 1920.
\$455,137.64 maximum; \$397,335.14 owing.

THE DYMENT SECURITIES LOAN AND SAVINGS. COMPANY
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Constating Instruments.

Incorporated on 15th May, 1902, by special Act of the Dominion of Canada,
 2 Edward VII., c. 60.

Head Office, Barrie.

Officers.

President—A. E. Dymont.

Vice-President—Thos. W. Baker.

Manager—S. Dymont.

Auditors—John B. Barr, Barrie; W. R. King, Barrie.

Directors.

A. E. Dymont, Toronto.
 Thos. W. Baker, London.

S. Dymont, Barrie.
 W. E. Wismer, London.

Capital.

Amount of capital stock authorized	2,000,000 00
Amount subscribed:	
Ordinary	652,200 00
Amount paid in cash	652,200 00

Assets.

1. Amount secured by mortgage on real estate, including:		
First mortgages	203,228	£1
Agreements for sale	362,749	25
Interest due	4,679	99
Interest accrued	1,219	39
	571,877	24
2. Book value of bonds, debentures and debenture stocks:		
All other bonds	77,500	00
3. Book value of stocks owned	162,391	10
4. Cash on hand	109	92
	811,878	26
Total assets		

Liabilities.

TO THE PUBLIC.

1. Amount of money deposited with the Corporation	33,219	24
Interest accrued thereon	2,048	25
	35,267	49
2. Money borrowed from banks:		
Without security	6,353	96
3. All other liabilities	36	40
	41,657	85
Total		

TO SHAREHOLDERS.

4. Dividends to shareholders declared and unpaid	16,305	00
5. Paid up capital	652,200	00
6. Balance of profit and loss account	101,715	41
	770,220	41
Total		
Total liabilities	811,878	26

Revenue Account.

INCOME.

1. Interest earned:		
(a) On mortgages	22,115 88	
(b) On bonds, debentures and stocks	21,054 14	
		<u>43,170 02</u>
Total		<u><u>43,170 02</u></u>

EXPENDITURE.

2. Interest incurred during the year on:		
Deposits	2,070 59	
Other borrowed money	285 14	
		<u>2,355 73</u>
3. Licenses and taxes other than taxes on real estate:		
(a) Dominion	1,991 54	
(b) Provincial	706 76	
(c) Municipal	55 71	
		<u>2,754 01</u>
4. All other expenses incurred: Salaries, \$1,360.00; auditors' fees, \$20.00; legal fees, \$422.26; rents, \$175.00; printing and stationery, \$25.00; postage, telegrams, telephones and express, \$15.00; miscellaneous, \$6.98; total		2,024 01
5. Net profit transferred to profit and loss account		36,036 04
		<u>36,036 04</u>
Total		<u><u>43,170 02</u></u>

Profit and Loss Account.

Balance brought forward from previous year	98,289 37
Amount transferred from revenue account	36,036 04
	<u>134,325 41</u>
Total	<u><u>134,325 41</u></u>
Dividends to shareholders declared during year	32,610 00
Balance of account at December 31st, 1920	101,715 41
	<u>134,325 41</u>
Total	<u><u>134,325 41</u></u>

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year:
On deposits, 4%.
2. Average rate of interest per annum earned by the Corporation during the year:
(a) On mortgages of realty, 5½%; (b) on other investments, 5½%.
3. Specify the officers of the Corporation who are under bond and for what sums respectively:
Manager, \$5,000.00.
4. What were the dividend days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, July 2nd.
5. What is the date appointed for the annual meeting? February 14th, 1921. Date of last annual meeting? February 9th, 1920.
6. State the amount of actual cash receipts during the year for:
(a) Interest on mortgage investments, \$45,981.35.
(b) Interest on bonds and debentures and dividends on stocks, \$4,685.57.

THE EAST LAMBTON FARMERS' LOAN AND SAVINGS COMPANY
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Constituting Instruments.

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 19th December, 1891.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Head Office, Forest, Ontario.

Officers.

President—D. Weir, Forest.

Vice-President—Wm. N. Ironside, Thedford.

Manager—D. Whyte.

Auditors—A. Williams, Forest; N. Jamieson, Forest.

Directors.

Peter Cairns, Forest.

Walter Percy, Arkona.

John McE. Shaw, Forest.

R. S. Jardine, Camlachie.

John N. Douglas, Forest.

Geo. L. Bailey, Watford.

Capital.

Amount of capital stock authorized	500,000 00
Amount subscribed:	
Ordinary	225,000 00
Amount paid in cash	225,000 00

Assets.

1. Book value of real estate held by the Corporation:		
Office premises		3,000 00
2. Amount secured by mortgage on real estate, including:		
First mortgages	242,584 96	
Interest due	6,470 81	
Interest accrued	7,172 89	
		256,228 66
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$10,750.00 of the Company's own stock, upon which \$10,750.00 has been paid.)		
Principal	8,847 96	
Interest due	662 51	
Interest accrued	307 88	
		9,818 35
4. Book value of bonds, debentures and debenture stocks:		
(a) <i>Government</i> —Dominion, Provincial and United Kingdom	65,120 48	
(b) Canadian municipalities, school districts and rural telephone companies	188,031 40	
Interest due	2,124 36	
Interest accrued	7,371 13	
		262,647 37
5. Cash on hand		401 02
Total assets		532,095 40

Liabilities.

TO THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding:	
Payable in Canada	95,375 00
Interest due and accrued	1,793 40
	97,168 40

2. Amount of money deposited with the Corporation	132,121 78
3. Money borrowed from banks:	
Without security	1,522 47
Total	230,812 65

To SHAREHOLDERS.

4. Special reserve funds	69,536 25
5. Dividends to shareholders declared and unpaid	6,746 50
6. Paid up capital	225,000 00
Total	301,282 75
Total liabilities	532,095 40

Revenue Account.

INCOME.

1. Rents earned on office premises	142 00
2. Interest earned:	
(a) On mortgages	13,967 58
(b) On bonds, debentures and stocks	16,404 37
(c) On bank deposits	26 75
	30,398 70
3. Profit on sale of securities and real estate	894 84
Total	31,435 54

EXPENDITURE.

4. Interest incurred during the year on:	
(a) Debentures and debenture stock	4,495 78
(b) Deposits	4,641 99
(c) Other borrowed money	42 04
	9,179 81
5. Loss on sale of securities and real estate	51 00
6. Amount by which assets were written down	979 83
7. Licenses and taxes other than taxes on real estate:	
(a) Dominion	2,123 30
(b) Provincial	413 52
(c) Municipal	124 85
	2,661 67
8. All other expenses incurred: Salaries, \$1,582.00; directors' fees, \$38.00; auditors' fees, \$200.00; printing and stationery, \$83.90; postage, telegrams, telephones and express, \$22.05; miscellaneous, \$615.58; total	2,541 53
9. Net profit transferred to profit and loss account	16,021 70
Total	31,435 54

Profit and Loss Account.

Balance brought forward from previous year	66,236 25
Amount transferred from revenue account	16,021 70
Premium on capital stock sold during year	670 00
Total	82,927 95
Dividends to shareholders declared during year	13,391 70
Balance of account at December 31st, 1920	69,536 25
Total	82,927 95

Miscellaneous

1. Average rate of interest per annum paid by the Corporation during the year:
On deposits, 3.51%; on debentures, 4.71%.
2. Average rate of interest per annum earned by the Corporation during the year:
(a) On Mortgages of realty, 5.75%; (b) On other investments, 6.26%.
3. Loans written off, \$931.00.
4. Specify the officers of the Corporation who are under bond and for what sums respectively: Manager under own bonds.
5. What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those dates respectively? July 2nd and January 2nd, 1921 at 6%.
6. What is the date appointed for the Annual Meeting? February 22nd, 1921. Date of last Annual Meeting? February 18th, 1920.
7. State the amount of actual cash receipts during the year for:—
(a) interest on mortgage investments, \$12,093.88.
(b) interest on bonds and debentures and dividends on stocks, \$15,590.32.
8. State the amount of interest permanently capitalized during the year:—
Debentures only \$647.17.

FRONTENAC LOAN AND INVESTMENT SOCIETY.
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies' Act, Consolidated Statutes of Upper Canada, chap. 53, by declaration filed with the Clerk of the Peace for the County of Frontenac, 13th August, 1863.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

Head Office, Kingston, Ont.

Officers.

President—W. F. Nickle, K.C.

Manager—R. C. Cartwright.

Vice-President—A. B. Cunningham.

Auditors—R. Easton Burns, Kingston; J. H. Birkett, Kingston.

Directors.

W. H. Moutray, Amherst Island.

W. F. Nickle, Kingston.

A. D. Cartwright, Ottawa.

A. B. Cunningham, Kingston.

R. C. Cartwright, Kingston.

Amount of capital stock authorized (two hundred thousand dollars) ... 200,000 00

Amount subscribed:

Preferred (two hundred thousand) 200,000 00

Amount paid in cash:

Preferred (two hundred thousand) 200,000 00

Assets

1. Book value of real estate held by the Corporation:

Office premises 5,302 73

Freehold land (including buildings) 7,335 39

12,638 12

2. Amount secured by mortgage on real estate including:

First mortgages 143,392 48

Second and subsequent mortgages 3,489 49

Agreements for sale 9,672 90

Interest due 5,816 96

162,371 83

3. Amount of loans secured by stocks, bonds and other collateral:

Principal 40,905 84

Interest due 1,119 73

42,025 57

4. Book value of bonds, debentures and debenture stocks:

(a) Government—Dominion, Provincial and United

Kingdom 36,848 71

(b) All other bonds 27,888 85

Interest due 812 65

65,550 21

5. Book value of stocks owned 10,793 75

10,793 75

6. Cash on hand 155 90

1,056 02

7. Cash on deposit with banks 200 00

200 00

8. All other assets 294,791 40

Total Assets 294,791 40

Liabilities

TO THE PUBLIC.

1. Amount of money deposited with the corporation 42,536 05

2. All other liabilities 52 85

Total 42,588 90

To SHAREHOLDERS.

3. Special reserve funds	30,000 00
4. Contingency fund	17,000 00
5. Dividends to shareholders declared and unpaid	5,202 50
6. Paid up capital	200,000 00
Total	252,202 50
Total Liabilities	294,791 40

Revenue Account

INCOME.

1. Rents earned on office premises	240 00
2. Interest earned:	
(a) on mortgages	10,187 83
(b) on bonds, debentures and stocks	4,632 15
(c) on collateral loans	2,131 86
(d) on bank deposits	36 15
	16,987 99
3. Profit on sale of securities and real estate	222 40
4. All other revenue for year	176 09
Total	17,626 18

EXPENDITURE.

5. Interest incurred during the year on:	
(b) deposits	1,380 58
(c) other borrowed money	77 55
	1,458 13
6. Loss on sale of securities and real estate	50 00
7. Licenses and taxes other than taxes on real estate:	
(a) Dominion	429 21
(b) Provincial	355 20
(c) Municipal	316 52
	1,100 93
8. Commission on loans and on sale of debentures and real estate	100 92
9. All other expenses incurred: Salaries, 3054 65; directors' fees, 70 00; auditors' fees, 250.00; printing and stationery, 54.34; advertising, 58 75; postage, telegrams, telephones and express, 53 95; miscellaneous, 274.81; total	3,816 50
10. Net profit transferred to Profit and Loss Account	11,100 00
Total	17,626 48

Profit and Loss Account

Dividends to shareholders declared during year	10,000 00
Amount transferred to Special Reserves and Contingency Accounts....	1,100 00
Total	11,100 00

Miscellaneous:

- Average rate of interest per annum paid by the Corporation during the year:
On deposits, 3%
- Average rate of interest per annum earned by the Corporation during the year:
(a) On mortgages of realty, 6.35%
(b) On other investments 5.85%
- Specify the officers of the Corporation who are under bond and for what sums respectively:
Cashier, \$2,000 00.

4. What were the Dividend days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively? January 3rd, 1920, $2\frac{1}{2}\%$; Bonus, $\frac{1}{2}\%$; July, 2nd, 1920, $2\frac{1}{2}\%$.
5. What is the date appointed for Annual Meeting? 16th March, 1921. Date of last Annual Meeting? 17th March, 1920.
6. State the amount of actual cash receipts during the year for:
 - (a) Interest on mortgage investments, \$10,623.61.
 - (b) interest on bonds and debentures and dividends on stocks, \$4,748.38.
 - (c) Loans on collateral security, \$3,133.41.
 - (d) Net revenue from real estate, \$240.00.
7. State maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise, and the amount and particulars of such securities; also amount owing December 31st, 1920.
\$2,000.00 Maximum; \$2,000.00 owing.

THE GREAT WEST PERMANENT LOAN COMPANY.
STATEMENT FOR THE YEAR ENDING 31st DECEMBER. 1920.

CONSTATING INSTRUMENTS.

Incorporated on 19th May, 1909, by Special Act of the Parliament of Canada (9 Edward VII, chap. 89 D), which Act was, on the 16th March, 1910, validated and confirmed by a Special Act of the Legislature of Manitoba [File page 457]. For the lending and borrowing powers see the above cited Acts.

For Ontario, see The Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.
 Amendments to Charter, 3 Geo. V, chap. 125, June 6th, 1913.

Head Office, 356 Main St., Winnipeg.

Officers.

President—W. T. Alexander. *Manager*—W. T. Alexander.
Vice-President—E. L. Taylor. *Secretary*—F. H. Alexander.
Auditors—D. A. Pender, Slasor and Co., Winnipeg.

Directors.

W. T. Alexander, Winnipeg. E. L. Taylor, Winnipeg.
 J. H. G. Russell, Winnipeg. A. D. Carscallen, Winnipeg.
 D. E. Sprague, Winnipeg. F. H. Alexander, Winnipeg.
 S. D. Lazier, Belleville. W. J. Boyd, Winnipeg.
 Col. Hon. A. C. Rutherford, Edmonton.

Capital.

Amount of Capital Stock authorized (five million dollars)	\$5,000,000 00
Amount subscribed:—	
Ordinary	2,426,750 00
Amount paid in cash:—	
Ordinary:—	
On \$2,409,000.00 stock fully called	2,409,000 00
On \$17,750.00 instalment Permanent stock	5,663 60
	2,414,663 60

Assets

1. Book value of real estate held by corporation:—		
Office premises	\$329,530 97	
Freehold land (including buildings)	999,548 34	
	1,329,079 31	
2. Rents due, \$1617.49; accrued, \$40.60:		1658 09
3. Amount secured by mortgage on real estate including:—		
First mortgages	\$2,716,206 49	
Agreements for sale	17,732 42	
Interest due	509,628 62	
Interest accrued	53,011 77	
	3,296,579 30	
4. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$9,500.00 of the Company's own stock upon which \$9,500.00 has been paid.)		
Principal	95,648 83	
Interest due	10,042 09	
Interest accrued	101 47	
	105,792 39	
5. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	894,893 80	
Interest accrued	7,635 69	
	902,529 49	
6. Book value of stocks owned	211,763 86	
Accrued dividends thereon	7,568 33	
	219,332 19	
7. Cash on hand		47,017 68

8. Cash on deposit with banks	53,577 51	
elsewhere	35,270 27	
		88,847 78
9. All other assets.....		193,584 83
Total Assets		<u>\$6,184,420 61</u>

Liabilities

TO THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding:—		Interest due and accrued.	
	Amount.		
Payable in Canada	\$842,746 75	\$24,408 60	
Payable elsewhere than in Canada ..	665,273 33	5,756 65	
	1,508,020 08	30,165 25	
Total carried out			1,538,185 33
2. Amount of money deposited with corporation			979,624 51
3. Money borrowed from banks:—			
With security			70,000 00
4. Taxes due and accrued			16,113 41
5. All other liabilities			844 47
Total			<u>2,604,767 72</u>

TO SHAREHOLDERS.

6. Special reserve funds (give items and amounts)	800,000 00
7. Contingency fund	300,000 00
8. Dividends to shareholders declared and unpaid	62,125 68
9. Paid up capital	2,414,663 60
10. Balance of Profit and Loss Account	2,863 63
Total	<u>3,579,652 89</u>
Total Liabilities	<u>6,184,420 61</u>

Revenue Account

INCOME.

1. Rents earned, (on office premises).	1,235 81
2. Interest earned,—	
(a) on mortgages	362,719 06
(b) on bonds, debentures and stocks	56,147 04
(c) on collateral loans	7,662 37
(d) on bank deposits	6,272 87
(e) other interest earned	8,001 14
	440,802 48
3. Profit on sale of securities and real estate	34,788 08
4. All other revenue for year	7,073 89
Total	<u>483,890 22</u>

EXPENDITURE.

5. Interest incurred during the year on:—	
(a) debentures	85,497 34
(b) deposits	30,801 41
(c) other borrowed money	2,836 15
	119,134 90
6. Amount by which assets were written down	7,649 93
7. Licenses and taxes other than taxes on real estate:—	
(a) Dominion	15,474 67
(b) Provincial	4,262 96
(c) Municipal	2,320 51
	<u>22,058 14</u>

8. Commission on loans and on sale of debentures	9,013 70
9. All other expenses incurred:—Salaries, \$96,780.77; directors' fees, \$5,600.00; auditors' fees, \$6,433.00; legal fees, \$481.14; rents \$19,205.08; travelling expenses, \$16,155.92; printing and stationery, \$5,698.88; advertising, \$3,374.88; postage, telegrams, telephones, \$3,056.56; miscellaneous, \$11,523.03; total	168,318 26
10. Net profit transferred to Profit and Loss Account	157,715 29
Total	483,890 23

Profit and Loss Account

Balance brought forward from previous year	15,867 70
Amount transferred from Revenue account	157,715 29
Total	173,582 99
Dividends to shareholders declared during year	120,719 36
Amount transferred to Special Reserves and Contingency Accounts	50,000 00
Balance of account at December 31st, 1920	2,863 63
Total	173,582 99

Miscellaneous

1. Average rate of interest per annum paid by the Corporation during the year:
on deposits, 3.3830%; on debentures, 5.5620%.
2. Average rate of interest per annum earned by the Corporation during the year:
(a) On Mortgages of realty, 10.239%.
(b) On other investments 5.373%.
3. Loans written off, \$168,675.71.
4. Specify the officers of the Corporation who are under bond and for what sums respectively:
Employees holding responsible positions; from \$1,000 to \$5,000 in Guarantee Company.
5. What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
July 2nd, 1920 and January 3rd, 1921; 5% per annum.
6. What is the date appointed for the Annual Meeting? February 25th, 1921.
Date of last Annual Meeting? February 17th, 1920.
7. In the case of any Company whose Stocks, Bonds, or Debentures are held by the Corporation either directly or indirectly, if such company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans:
\$133,352.35.
The amount of interest on such loans taken credit for in the Profit and Loss account during the past year: \$8,001.14.
8. State the amount of actual cash receipts during the year for:
(a) interest on mortgage investments, \$211,451.98.
(b) interest on bonds and debentures and dividends on stocks. \$51,633.18.
(c) loans on collateral security, \$21,890.05.
(d) net revenue from real estate, \$53,177.41.
9. State the amount of interest permanently capitalized during the year: \$171,338.25.

THE GREY AND BRUCE LOAN COMPANY
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, R.S.O., 1887, c. 169, as a permanent Building Society under the name of the Owen Sound, Grey and Bruce Loan and Savings Company, by Declaration filed with the Clerk of the Peace for the County of Grey, 10th May, 1889.

The corporate name was by Order-in-Council of Ontario, 15th September, 1897, changed to the Grey and Bruce Loan Company.

The lending and borrowing powers of the Company are governed by the Loan and Trust Corporations Act, R.S.O. 1914, Chap. 184.

Head Office, Owen Sound.

Officers.

President—Robert Wightman.
Vice-Presidents—John Parker,
 G. S. Kilbourn.

Manager—W. P. Telford, Sr.
Secretary—W. P. Telford, Sr.

Auditors—A. F. Armstrong, Owen Sound; H. H. Burgess, Owen Sound.

Directors.

Wm. Thomson, Dobbington.
 H. B. Smith, Owen Sound.

W. H. Taylor, Owen Sound.
 W. J. Paterson, Owen Sound.
 James Gardner, Owen Sound.

Capital.

Amount of Capital Stock authorized	\$500,000 00
Amount subscribed:—	
Ordinary	446,100 00
Amount paid in cash:—	
Ordinary:—	
On \$443,950.00 stock fully called	443,950 00
On \$2,150.00 stock 20% called	430 00
	444,380 00

Assets

1. Book value of real estate held by the corporation:—		
Office premises	22,450 00	
Freehold land (including buildings)	2,986 88	
		25,436 88
2. Rents accrued		35 72
3. Amount secured by mortgage on real estate including:—		
First mortgages	554,133 26	
Sundry mortgage charges, second and subsequent mortgages	1,367 38	
Interest due	25,068 19	
Interest accrued	13,881 65	
		594,450 48
4. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$65,750.00 of the Company's own stock upon which \$65,750.00 has been paid)		
Principal	81,466 23	
Interest due	667 61	
Interest accrued	1,711 19	
		83,845 03
5. Book value of bonds debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	146,252 00	
(b) Canadian municipalities, school districts and rural telephone companies	8,280 00	
(c) Interest accrued	1,466 32	
		155,998 32

6. Cash on hand	1,538 50
7. Cash on deposit with banks	8,416 47
8. All other assets.	1,828 00
Total Assets	871,579 40

Liabilities

To THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding:—	
Payable in Canada:—	
Amount, \$111,542.00; Interest due and accrued, \$2,106.72.	
Total carried out	113,648 72
2. Amount of money deposited with the corporation	153,899 98
3. Money borrowed from banks:—	
With security	70,000 00
Total	337,548 70

To SHAREHOLDERS.

4. Reserve fund	74,000 00
5. Contingency fund	2,319 30
6. Dividends to shareholders declared and unpaid	13,331 40
7. Paid up capital	444,380 00
Total	534,030 70
Total Liabilities	871,579 40

Revenue Account

INCOME.

1. Rents earned,—(Including \$1,052.89 on office premises).	1,097 89
2. Interest earned,—	
(a) on mortgages	35,666 66
(b) on bonds, debentures and stocks	8,049 77
(c) on collateral loans	5,123 84
	48,840 27
3. Profit on sale of securities and real estate	2,752 46
4. Agency fees and commissions earned	25 00
5. All other revenue for year	212 80
Total	52,928 42

EXPENDITURE.

6. Interest incurred during the year on:—	
(a) debentures and debenture stock	5,782 76
(b) deposits	5,439 35
(c) other borrowed money	2,833 45
	14,055 56
7. Loss on sale of securities and real estate	200 00
8. Licenses and taxes other than taxes on real estate:	
(a) Dominion	1,598 80
(b) Provincial	582 12
(c) Municipal	842 23
	3,023 15
9. All other expenses incurred:—Salaries, \$2,648.00; directors' fees, \$500.00; auditors' fees, \$80.00; advertising, printing and stationery \$148.37; postage, telegrams, telephones and express, \$150.24; miscellaneous, \$1,625.24; total	5,151 85
10. Net profit transferred to Profit and Loss Account	30,497 86
Total	52,928 42

Profit and Loss Account

Balance brought forward from previous year	484 24
Amount transferred from Revenue account	30,497 86
Total	30,982 10
Dividends to shareholders declared during year	26,662 80
Amount transferred to Special Reserves and Contingency Accounts	4,319 30
Total	30,982 10

Miscellaneous

1. Average rate of interest per annum paid by the Corporation during the year:
on deposits, 3.67%; on debentures, 4.95%.
2. Average rate of interest per annum earned by the Corporation during the year:
 - (a) On mortgages of realty, 6.26%.
 - (b) On other investments, 5.90%.
3. Specify the officers of the Corporation who are under bond and for what sums respectively: Manager, for \$10,000.00 and Solicitor, for \$4,000.00.
4. What were the Dividend days of the Corporation in 1920, and what or rates of dividends were declared payable on those days respectively?
January 1st and July 1st: 6% per annum.
5. What is the date appointed for the Annual Meeting? 1st Wednesday in February.
Date of last Annual Meeting? February 4th, 1920.
6. State the amount of actual cash receipts during the year for:
 - (a) interest on mortgage investments, \$38,295.97.
 - (b) interest on bonds and debentures and dividends on stocks, \$8,173.77.
 - (c) loans on collateral security, \$63,453.21.
 - (d) net revenue from real estate, \$1,497.50.
7. State maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise, and the amount and particulars of such securities; also amount owing December 31st, 1920:
\$63,314.74, Maximum.
\$53,945.19, owing.

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY
STATEMENT FOR THE YEAR ENDING 31st DECEMBER 1920

CONSTATING INSTRUMENTS.

Incorporated under the Buildings Societies Act (Consol. Statutes U. C., chap. 53), by declaration and filed with the Clerk of the Peace for the County of Wellington, 19th January, 1876.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

Head Office, Guelph, Ontario.

Officers.

President—A. B. Petrie.

Secretary—J. E. McElderry.

First Vice-President—H. Howitt, M.D.,

Managing Director—J. E. McElderry.

F.A.C.S.

Auditors—J. M. Scully, F.C.A., Kitchener;

Second Vice-President—George D. Forbes.

J. Scully, Kitchener.

Directors.

A. B. Petrie, Guelph.

H. Howitt, M.D., F.A.C.S. Guelph.

George D. Forbes, Hespeler.

Charles E. Howitt,

J. E. McElderry, Guelph.

William E. Phin, Hamilton.

Capital.

Amount of Capital Stock authorized (one million dollars)	\$1,000,000 00
Amount subscribed:—	
Ordinary	965,200 00
Amount paid in cash:—	
Ordinary:—	
On \$964,750.00 stock fully called	964,750 00
On \$450.00 stock 20% called	90 00
	964,840 00

Assets.

1. Book value of real estate (less encumbrances \$2,238.30) held by the corporation:—		
Office premises	30,000 00	
Freehold land (including buildings)	42,910 93	
		72,910 93
2. Rents accrued, ...		10 00
3. Amount secured by mortgage on real estate including:—		
First mortgages	2,303,469 24	
Agreements for sale	62,440 60	
Interest due	88,143 69	
Interest accrued	56,469 77	
		2,510,523 30
4. Amount of loans secured by stocks, bonds and other (There is included in the collateral \$41,700.00 of the Company's own stock upon which \$41,700.00 has been paid.)		
Principal	54,225 04	
Interest due	33 02	
Interest accrued	1,162 90	
		55,420 96
5. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, and Provincial	847,148 61	
(b) Canadian municipalities	566,364 83	
(c) All other bonds	19,081 38	
Interest due	1,660 45	
Interest accrued	18,703 04	
		1,452,958 31
6. Book value of stocks owned	258,000 00	
Accrued dividends thereon	6,450 00	

7. Cash on hand	20,076 42
8. Cash on deposit with banks	145,998 10
Total Assets	4,522,348 02

Liabilities

TO THE PUBLIC.

1. Amount of debentures issued and outstanding:—

	Amount..	Interest due and accrued.
Payable in Canada	\$1,690,457 10	\$36,885 02
Payable elsewhere than in Canada	142,994 15	3,759 97
	<u>1,833,451 25</u>	<u>40,644 99</u>

Total carried out 1,874,096 24

2. Amount of money deposited with the corporation	715,305 46
Interest accrued thereon	10,243 22
	<u>725,548 68</u>
3. Taxes due and accrued	690 39
4. All other liabilities	13,319 21
Total	2,613,654 52

TO SHAREHOLDERS

5. Reserve fund	869,435 00
6. Dividends to shareholders declared and unpaid	48,235 19
7. Paid up capital	964,840 00
8. Balance of Profit and Loss Account	26,183 31
Total	1,908,693 50
Total liabilities	4,522,348 02

Revenue Account

INCOME.

1. Rents earned,—(on office premises)	482 70
2. Interest earned,—	
(a) on mortgages	170,924 58
(b) on bonds, debentures and stocks	101,057 03
(c) on collateral loans	3,848 62
(d) on bank deposits	4,252 94
	<u>280,083 17</u>
3. Profit on sale of securities and real estate	17,259 62
4. All other revenue for year	3,697 75
Total	301,523 24

EXPENDITURE.

5. Interest incurred during the year on:—	
(a) debentures	96,199 06
(b) deposits	19,741 46
	<u>115,940 52</u>
6. Licenses and taxes other than taxes on real estate:	
(a) Reserved to pay Income Tax	9,898 49
(b) Dominion	1,304 54
(c) War taxes accrued under Special War Rev. Act	690 39

(d) Provincial	1,787 45	
(e) Municipal	640 00	
		14,320 87
7. Commission on loans and on sale of debentures		10,494 55
8. All other expenses incurred:—Salaries, \$21,631.02; directors' fees, \$4,330.50; auditors' fees, \$1,083.33; legal fees, \$47.98; travelling expenses, \$2,347.02; printing and stationery, \$2,151.76; advertising, \$1,970.89; postage, telegrams, telephones and express, \$741.38; miscellaneous, \$6,432.93; total		40,736 81
9. Expended on office improvements		2,367 50
10. Net profit transferred to Profit and Loss Account		117,662 99
Total		301,523 24

Profit and Loss Account.

Balance brought forward from previous year	34,842 54
Amount transferred from Revenue account	117,662 99
Total	152,505 53
Dividends to shareholders declared during year	96,322 22
Amount transferred to Reserve Fund	30,000 00
Balance of account at December 31st, 1920	26,183 31
Total	152,505 53

Miscellaneous.

- Average rate of interest per annum paid by the Corporation during the year:
on deposits, 2.842%; on debentures, 5.058%.
- Average rate of interest per annum earned by the Corporation during the year:
(a) On Mortgages of realty, 7.746%.
(b) On other investments, 5.531%.
- Specify the officers of the Corporation who are under bond and for what sums respectively: Managing Director, \$10,000.00; Accountant, \$6,000.00; other officers, \$15,000.00.
- What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
January 2nd, and July 2nd, 10% per annum.
- What is the date appointed for the Annual Meeting February 23rd, 1921.
Date of last Annual Meeting? February 25th, 1920.
- State the amount of actual cash receipts during the year for:
(a) interest on mortgage investments, \$125,746.79.
(b) interest on bonds and debentures and dividends on stocks, \$103,106.69.
(c) loans on collateral security, \$3,910.37.
- State the amount of interest permanently capitalized during the year ending December 31st, 1920, \$1,003.53.

THE HAMILTON PROVIDENT AND LOAN CORPORATION
STATEMENT FOR THE YEAR ENDING 31st DECEMBER 1920

CONSTATING INSTRUMENTS.

1871. Declaration of Incorporation under Building Societies Act (Consol. Stat. U.C., c. 53,) filed with the Clerk of the Peace for the County of Wentworth, 6th June, 1871.

1885. Special Act, 48-9 V. c. 30 (D), confirming Provincial incorporation, limiting share capital and the amount to be borrowed by way of deposits, debentures, etc.

1893. Special Act, 56 V. (D), limiting total liabilities of Society (sec. 2), and extending its operations (sec. 3).

1895. Special Act, 58-9 V. c. 85 (D), repealed sec. 6 of 56 V. c. 85 (D), and provided for the registration and cancellation of debenture stock.

Amendments to charter—48 Vict. Chap. 30; 56 Vict. Chap. 85; 58-59 Vict. Chap. 85; 1-2 George V. Chap. 88. Order-in-council, Province of Ontario, dated 31 Aug. 1920, whereby the name, The Hamilton Provident and Loan Society was changed by substituting the word Corporation for the word Society.

Head Office, Hamilton.

Officers.

President—George Hope.

Vice-president—Joseph J. Greene.

General Manager—Donald M. Cameron.

Auditors—Ralph E. Young, Toronto. G. E. F. Smith, Hamilton.

Directors.

Henry L. Roberts, Grimsby.
 William A. Wood, Hamilton.

Stanley Mills, Hamilton.
 William Hendrie, Hamilton.

Capital.

Amount of Capital stock authorized	\$3,000,000 00
Amount subscribed:—	
Ordinary	2,000,000 00
Amount paid in cash:—	
Ordinary:—	
On \$1,000,000. stock fully called	\$1,000,000 00
On \$1,000,000. stock 20% called	200,000 00
	1,200,000 00

Assets

1. Book value of real estate held by the corporation:—	
Office premises (Hamilton)	\$6,000 00
Office premises (including buildings) (Brandon, Man.)	13,000 00
	93,000 00
2. Amount secured by mortgage on real estate including:—	
First mortgages	3,973,015 92
Real estate held for sale	17,470 00
Agreements for sale	81,434 00
Interest due	44,005 34
Interest accrued	102,469 19
	4,218,395 35
3. Amount of loans secured by stocks, bonds and other collateral:	
(There is included in the collateral \$12,400. of the Company's own stock upon which \$2,480.00 has been paid.)	
Principal	8,372 30
4. Book value of bonds, debentures and debenture stocks:—	
(a) Government:—Dominion, Provincial and United Kingdom	184,498 00
(b) Canadian municipalities, school districts and rural telephone companies	108,501 70

5. Cash on hand		5,781 81
6. Cash on deposit with banks	177,007 69	
elsewhere	4,547 97	181,555 66
Total Assets		<u>4,800,104 82</u>

Liabilities

TO THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding:—		
	Amount.	Interest due and accrued.
Payable in Canada	\$870,840 23	\$12,200 00
Payable elsewhere than in Canada	372,786 66	2,485 25
	<u>1,243,626 89</u>	<u>14,685 25</u>
Total carried out		1,258,312 14
2. Amount of money deposited with the corporation		944,665 36
3. Taxes due and accrued		16,207 41
4. All other liabilities		11,332 21
Total		<u>2,230,517 12</u>

TO SHAREHOLDERS

5. Reserve Fund	1,300,000 00
6. Contingency fund	15,587 70
7. Dividends to shareholders declared and unpaid	54,000 00
8. Paid up capital	1,200,000 00
Total	<u>2,569,587 70</u>
Total Liabilities	<u>4,800,104 82</u>

Revenue Account

INCOME

1. Rents earned on office premises	7,543 36
2. Interest earned:—	
(a) on mortgages	\$302,720 18
(b) on bonds, debentures and stocks	18,482 53
(c) on collateral loans	502 31
(d) on bank deposits	
(e) other interest earned	5,112 79
	<u>326,817 81</u>
3. Profit on sale of securities and real estate	524 02
4. All other revenue for year	14,667 89
Total	<u>349,553 68</u>

EXPENDITURE.

5. Interest incurred during the year on:—	
(a) debentures and debenture stock	63,531 70
(b) deposits	33,377 78
	<u>96,909 48</u>
6. Amount by which assets were written down	3,193 90
7. Decrease in market value of securities and real estate	7,639 50
8. Licenses and taxes other than taxes on real estate:	
(a) Dominion	15,417 27
(b) Provincial	2,660 70
(c) Municipal	1,259 05
	<u>19,337 02</u>
9. Commission on loans and on sale of debentures and real estate	4,915 34
10. All other expenses incurred:—Salaries, \$27,024.42; directors' fees, \$4,500.00; auditors' fees, \$1,080.00; legal fees, \$623.40; building,	

\$9,560.16; travelling expenses, \$9,244.36; advertising, \$2,064.21; postage, telegrams, telephones and express, \$202.03; misscellaneous, \$1,355.46:	55,664 04
11. Net profit transfered to Profit and Loss Account	161,894 40
Total	<u>349,553 68</u>

Profit and Loss Account

Amount transfered from Revenue account	161,894 40
Amount transfered from Special Reserves and Contingency Accounts ..	14,982 89
Total	<u>176,877 29</u>
Dividends to shareholders declared during year	108,000 00
Amount transfered to Special Reserves and Contingency Accounts	50,000 00
Provisions for Income war tax and real estate adjustments	18,877 29
Total	<u>176,877 29</u>

Miscellaneous

1. Average rate of interest per annum paid by the Corporation during the year:
on deposits, 3.788%; on debentures, 5.305%; on debenture stock, 4%.
2. Average rate of interest per annum earned by the Corporation during the year:
(a) On Mortgages of realty, 7.28%
(b) On other investments, 5.69%
3. Loans written off, \$3,193.90.
4. Specify the officers of the Corporation who are under bond and for what sums respectively:
All from \$5,000.00 down.
5. What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
January 2nd, and July 2nd, 1920, 9% per annum.
6. What is the date appointed for the Annual Meeting? Last Monday in February.
Date of last Annual Meeting? March 1st, 1920.
7. State the amount of actual cash receipts during the year for:
(a) interest on mortgage investments, \$284,119.11.
(b) interest on bonds and debentures and dividends on stocks, \$17,691.12.
(c) loans on collateral security, \$502.31.
8. State the amount of interest permanently capitalized during the year. \$1,546.15.

THE HURON AND ERIE MORTGAGE CORPORATION.
STATEMENT FOR THE YEAR ENDING 31st. DECEMBER, 1920.

CONSTATING INSTRUMENTS.

This Company was, under the provisions of the Loan Corporations Act (R.S.O. 1897, c. 205), formed by the amalgamation of The Huron and Erie Loan and Savings Company with the Canadian Savings and Loan Company of London, Canada. See also 6 Edw. VII. (1906), c. 110 (D).

Of the above mentioned constituent Companies, The Huron and Erie Loan and Savings Company was incorporated by declaration filed under the Building Societies Act (Consol. Stat. U. C., c. 53) with the Clerk of the Peace for the County of Middlesex 15th March, 1864 (Dec., Book, p. 65). The original corporate name was the Huron and Erie Savings and Loan society. The Corporate name was changed to the Huron and Erie Loan and Savings Company by the Act of Ontario, 39 Vict., c. 95. The lending and borrowing powers of the Company were governed by 59-60 Vict. (1896), c. 49 (D), as amended by 62-3 Vict. (1899), c. 115 (D), and by 4-5 Edw. VII. (1905), c. 105 (D).

The Canadian Savings and Loan Company of London Canada, was incorporated under the Building Societies Act (Consol. Stat. U.C., c. 53) by declaration filed with the Clerk of the Peace for the County of Middlesex on the 2nd of September, 1875 (Decl. Book 1., p. 67). This Company's lending and borrowing powers were governed by the Loan Corporations Act, R.S.O. 1897, c. 205, and amending Acts.

The agreement for the amalgamation of these Companies under the corporate name of The Huron and Erie Loan and Savings Company was executed by both Companies on the 24th October, 1905; was ratified by the shareholders of the respective Companies on the 7th December, 1905; and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council dated 29th day of December, 1905; and was further ratified and confirmed by the Act of the Legislature of the Province of Ontario, 6 Edw. VII., Chapter 130. See also Special Act of Dominion of Canada, 6 Edw. VII. (1906), c. 110 (D).

See special Acts (Dominion and Ontario), 1915.

The corporate name was by special Act of the Legislative Assembly of the Province of Ontario, changed to the Huron and Erie Mortgage Corporation [5 Geo. V. (1915), chap. 86 (Ont.)].

Head Office, London, Ontario.

Officers

<i>President</i> —T. G. Meredith, K.C. <i>Vice-Presidents</i> —Hume Cronyn. F. E. Leonard. <i>Treasurer</i> —C. J. Clarke.	<i>General Manager</i> —Hume Cronyn. <i>Assistant General Manager</i> —M. Aylsworth. <i>Secretary</i> —D. McEachern. <i>Auditors</i> —F. G. Jewell, F.C.A., London; M. H. Rowland, London.
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Directors.

T. G. Meredith, K.C. George T. Brown, Hume Cronyn, A. H. M. Graydon,	H. E. Gates, N. R. Howden, F. R. Eccles, M.D., LL.D. Philip Pocock,
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Capital.

Amount of Capital Stock authorized	\$10,000,000 00
Amount subscribed:—	
Ordinary	9,000,000 00
Amount paid in cash:—	
Ordinary:—	
On \$4,000,000 00 stock fully called.....	4,000,000 00
On \$5,000,000 00 stock 20% called.....	1,000,000 00
	5,000,000 00

Assets.

1. Office premises	900,000 00
2. Amount secured by mortgage on real estate including:—	
First mortgages	\$14,427,959 32

Agreements for sale	\$0,004 15	
Interest due	104,462 99	
Interest accrued	461,449 43	
		15,073,875 89
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	\$6,170 17	
Interest accrued	198 83	
		6,369 00
4. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	\$2,075,314 61	
Bonds of Railways Guaranteed by Province of Saskatchewan	7,871 03	
(b) Canadian municipalities, school districts and rural telephone companies	1,753,128 45	
(c) All other bonds	407,235 58	
Interest due	5,503 44	
Interest accrued	42,989 89	
		4,292,043 00
5. Book value of stocks owned		1,176,360 00
6. Cash on hand		127,703 16
7. Cash on deposit with banks in Canada and U.S.A., \$708,534.07; elsewhere \$302,930.68		1,071,464 75
Total Assets		22,647,815 80

Liabilities.

TO THE PUBLIC

1. Amount of debentures and debenture stock issued and outstanding:—			
	Amount.	Interest due and accrued.	
Payable in Canada	\$7,721,586 47	\$137,721 52	
Payable elsewhere than in Canada	2,962,709 43	22,493 49	
	10,684,295 90	160,215 01	
Total carried out			10,844,510 91
2. Amount of money deposited with the Corporation			5,543,487 83
Total			16,387,998 74

TO SHAREHOLDERS.

3. Reserve Fund	1,150,000 00
4. Dividends to shareholders declared and unpaid	87,500 00
5. Paid up capital	5,000,000 00
6. Balance of Profit and Loss Account	22,317 06
Total	6,259,817 06
Total Liabilities	22,647,815 80

Revenue Account.

INCOME.

1. Rents earned on office premises	56,602 48
2. Interest earned:—	
(a) on mortgages	1,021,428 80
(b) on bonds, debentures and stocks	364,230 93
(c) on collateral loans	4,235 28
(d) on bank deposits	95,457 61
	1,485,352 62
3. Profit on sale of securities and real estate	7,088 24
4. All other revenue for year	89,665 04
Total	1,638,708 38

EXPENDITURE.

5. Interest incurred during the year on:—		
(a) debentures and debenture stock	558,126 28	
(b) deposits	146,808 48	
(c) other borrowed money	9,491 86	
		714,426 52
6. Licenses and taxes other than taxes on real estate:		
(a) Dominion	34,521 29	
(b) Provincial	9,136 10	
(c) Municipal	23,731 16	
		67,388 55
7. Commissions on loans and on sale of debentures and real estate		36,470 25
8. All other expenses incurred:—Salaries, \$117,588.35; directors' fees, \$12,718.25; auditors' fees, \$9,900.00; rents, \$3,463.93; travelling expenses, \$4,145.61; printing and stationery, \$16,161.66; advertising, \$18,750.16; postage, telegrams, telephones, \$9,486.75; miscellaneous, \$122,265.23; total		314,479 94
9. Net profit transferred to Profit and Loss Account		505,943 02
Total		1,638,708 38

Profit and Loss Account.

Balance brought forward from previous year	16,374 04
Amount transferred from Revenue account	505,943 02
Total	522,317 06
Dividends to shareholders declared during year	350,000 00
Amount transferred to Reserve Fund	150,000 00
Balance of account at December 31st, 1920	22,317 06
Total	522,317 06

Miscellaneous

1. Average rate of interest per annum paid by the Corporation during the year: on deposits, 3.1542%; on debentures, 5.2210%.
2. Average rate of interest per annum earned by the Corporation during the year:
 - (a) On Mortgages of realty, 7.364%.
 - (b) On other investments: (7.6509%, on Bonds; 9.8939%, on Canada Trust Co stock.
3. Specify the officers of the Corporation who are under bond and for what sums respectively:—General Manager, \$10,000.00; All other Officers, \$198,000.00.
4. What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively? (January 2nd, 1920, 1½%), (April 1st, 1920, 1½%, bonus ¼ of 1%), (July 1st, 1920, 1½%, bonus ¼ of 1%), (October 1st, 1920, 1½%, bonus ¼ of 1%).
5. What is the date appointed for the Annual Meeting? Ninth February, 1921.
Date of last Annual Meeting? Eleventh February, 1920.
6. State the amount of actual cash receipts during the year for:
 - (a) interest on mortgage investments, \$1,032,945.12.
 - (b) interest on bonds and debentures and dividends on stocks, \$417,583.49.
 - (c) loans on collateral security (interest), \$4,518.45.
 - (d) Net deficits from real estate, \$10,738.80.
7. State the amount of interest permanently capitalized during the year. \$8,475.26.

INDUSTRIAL MORTGAGE AND SAVINGS COMPANY.
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, R. S. O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 20th August, 1889.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R. S. O. 1914, c. 184.

Head Office, Sarnia, Ont.

Officers.

President—John Cowan. *Manager*—Duncan N. Sinclair.
Vice-Presidents—W. G. Willoughby.
 John McFarlane. *Secretary*—D. N. Sinclair.
Auditors—T. F. Towers, Sarnia; Henry Conn. Sarnia.

Directors.

William McDonald, Brigiden. Byron Stephens, London.
 Malcolm McGugan, Mt. Bridges. William Armstrong, Forest.
 William G. Hall, Watford. Jno. H. Anderson, Oil Springs.
 Thomas Paul, Sarnia.

Capital.

Amount of Capital Stock authorized	\$1,000,000 00
Amount subscribed:	
Ordinary	635,000 00
Amount paid in cash:	
Ordinary, on \$635,000 00 stock fully called	635,000 00

Assets.

1. Office premises	21,193 43
2. Amount secured by mortgage on real estate including:—	
First mortgages	1,892,670 28
Interest due	33,360 44
Interest accrued	54,777 26
	1,980,807 98
3. Amount of loans secured by stocks, bonds and other collateral:	
Principal	32,301 17
Interest due	417 25
Interest accrued	424 05
	33,142 47
4. Book value of bonds, debentures and debenture stocks:	
(a) Government—Dominion, Provincial and United Kingdom	174,088 13
(b) Canadian municipalities, school districts and rural telephone companies	442,432 84
(c) All other bonds	28,107 12
	644,628 09
5. Cash on hand	9,937 25
6. Cash on deposit with banks	78,500 48
	86,437 73
Total assets	2,768,209 70

Liabilities.

TO THE PUBLIC

1. Amount of debentures and debenture stock issued and outstanding:	
Payable in Canada	762,375 00
Interest due and accrued	17,017 81
	779,392 81

2. Amount of money deposited with the corporation.....	873,178 68	
Interest accrued thereon	28,800 46	
		901,979 14
Total		1,681,371 95

TO SHAREHOLDERS

3. Special reserve funds	420,000 00	
4. Dividends to shareholders declared and unpaid	31,750 00	
5. Paid up capital	635,000 00	
6. Balance of profit and loss account	87 75	
Total	1,086,837 75	
Total Liabilities	2,768,209 70	

Revenue Account.

INCOME.

1. Rents earned on office premises		751 05
2. Interest earned:		
(a) on mortgages	125,382 14	
(b) on bonds, debentures and stocks	39,453 41	
(c) on bank deposits	89 75	
		164,925 30
Total		165,676 35

EXPENDITURE.

3. Interest incurred during the year on:		
(a) debenture and debenture stock	36,397 19	
(b) deposits	29,265 86	
		65,663 05
4. Amount by which assets were written down		1,665 09
5. Licenses and taxes other than taxes on real estate:		
(a) Dominion	4,048 13	
(b) Provincial	1,475 84	
(c) Municipal	958 29	
		6,482 26
6. Commission on loans and on sale of debentures and real estate.....		1,967 39
7. All other expenses incurred: Salaries, \$8,739.75; directors' fees, \$1,627.80; auditors fees, \$500.00; legal fees, \$596.20; travelling expenses, \$26.40; printing and stationery, \$609.62; advertising, \$423.52; postage, telegrams, telephones and express, \$310.37; miscellaneous, \$581.77; total.....		13,415 43
8. Net profit transferred to profit and loss account		76,483 13
Total		165,676 35

Profit and Loss Account.

Balance brought forward from previous year	742 62	
Amount transferred from Revenue account	76,483 13	
Total	77,225 75	
Dividends declared to shareholders during year	\$57,138 00	
Amount transferred to Special Reserves and Contingency Accounts	20,000 00	
Balance of account at December 31st, 1920	87 75	
Total	77,225 75	

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year:
on deposits, 3.34%; on debentures, 5.03%.
2. Average rate of interest per annum earned by the Corporation during the year:
 - (a) On mortgages of realty, 6.76%.
 - (b) On other investments, 5.99%.
3. Specify the officers of the Corporation who are under bond and for what sums respectively: Manager, \$12,000.00; Assistant Manager, \$6,000.00.
4. What were the dividend days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
Jan. 2nd, 1920, at 4%, July 2nd, 1920, at 4%.
5. What is the date appointed for the Annual Meeting? No fixed date.
Date of last Annual Meeting? January 21st, 1920.
6. State the amount of actual cash receipts during the year for:

(a) interest on mortgage investments	123,045 01
(b) interest on bonds and debentures and dividends on stocks	35,835 29
(c) loans on collateral security, (stock)	1,614 80
(d) net revenue from real estate	561 80

LAMBTON LOAN AND INVESTMENT COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, 9 Vict., c. 90 (Province of Canada) by declaration filed on 27th March, 1847, with the Clerk of Peace for the Western District. The original corporate name was "The Port Sarnia Building Society." The Society was reorganized as "The Lambton Permanent Building and Investment Society" under the said Act and other Acts all of which became consolidated as chapter 53 of the Consolidated Statutes of Upper Canada by declaration filed 19th June, 1855. with the Clerk of the Peace for the County of Lambton. This latter corporate name was changed by Order-in-Council, 4th, June 1880 to The Lambton Loan and Investment Company.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

Head Office Sarnia.

Officers.

President—Norman S. Gurd.

Manager—John B. Pardee.

Vice-President—David Milne.

Auditors—A. F. Wade, Sarnia, and Alex. Saunders, Sarnia.

Directors.

John Scott.
*John D. Livingston.
John Webster.

Robert Mackenzie.
F. F. Pardee.
James Smith.

Capital.

Amount of capital stock authorized	\$1,000,000 00
Amount subscribed:	
Preferred	789,750 00
Amount paid in cash:—	
Preferred	789,750 00

Assets.

1. Book value of real estate held by the Corporation:		
Office premises	18,000 00	
Freehold land (including buildings)	1,634 25	
		19,634 25
2. Amount secured by mortgage on real estate including:—		
First mortgages	2,974,851 78	
Interest due	29,047 51	
Interest accrued	108,148 44	
		3,112,047 73
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$43 600.00 of the Company's own stock upon which \$2,020.49 has been paid.)		
Principal	89,396 25	
Interest due	898 83	
Interest accrued	2,592 95	
		92,888 03
4. Book value of bonds, debentures and debenture stocks:		
(a) Government:—Dominion, Provincial and United Kingdom	184,595 37	
(b) Canadian municipalities, school districts and rural telephone companies	79,380 77	
Interest accrued	2,737 16	
		266,713 30
5. Cash on hand		8,650 06
6. Cash on deposit with banks \$85,245.31 elsewhere \$10.48		85,255 79
7. All other assets		2,500 00
Total assets		3,587,689 16

Liabilities.

TO THE PUBLIC

1. Amount of debentures and debenture stock issued and outstanding:		
	Amount	Interest due
		and accrued.
Payable in Canada	\$629,532 63	14,874 08
Payable elsewhere than in Canada ..	35,873 43	919 30
	<u>665,406 06</u>	<u>15,793 38</u>
Total carried out		681,199 44
2. Amount of money deposited with the corporation		1,237,729 37
Total		<u>1,918,928 81</u>

TO SHAREHOLDERS.

3. Special reserve funds	825,000 00
4. Contingency fund	6,625 35
5. Dividends to shareholders declared and unpaid	47,385 00
6. Paid up capital	789,750 00
Total	<u>1,668,760 35</u>
Total Liabilities	<u>3,587,689 16</u>

Revenue Account.

INCOME.

1. Interest earned:	
(a) on mortgages	180,072 09
(b) on bonds, debentures and stocks	17,112 70
(c) in collateral loans	4,170 21
(d) on bank deposits	1,735 84
	<u>203,090 84</u>
Total	<u>203,090 84</u>

EXPENDITURE.

2. Interest incurred during the year on:	
(a) debentures and debenture stock	30,500 00
(b) deposits	42,356 98
	<u>72,856 98</u>
3. Amount by which assets were written down	1,537 75
4. Licenses and taxes other than taxes on real estate:	
(a) Dominion	5,931 24
(b) Provincial	1,887 28
(c) Municipal	685 58
	<u>8,504 10</u>
5. Commission on loans and on sale of debentures and real estate	110 00
6. All other expenses incurred:—Salaries, \$10,036.00; directors' fees, \$1,310.00; auditors fees, \$450.00; travelling expenses, \$127.30; printing and stationery, \$664.39; advertising, \$292.98; postage, telegrams, telephones and express, \$343.65; miscellaneous, \$2,789.24	
Total	<u>16,013 56</u>
7. Net profit transferred to Profit and Loss Account	104,068 45
Total	<u>203,090 84</u>

Profit and Loss Account.

Amount transferred from Revenue account	104,068 45
Total	104,068 45
Dividends to shareholders declared during year	78,975 00
Amount transferred to Special Reserves and Contingency Accounts	25,093 45
Total	104,068 45

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year on deposits, 3½%; on debentures, 5%.
 2. Average rate of interest per annum earned by the Corporation during the year
 - (a) On Mortgage of realty 5.93 %.
 - (b) On other investments 5%.
 3. Specify the officers of the Corporation who are under bond and for what sums respectively Manager, 10,000.00 Accountant, 10,000.00 Cashier, 5,000.00.
 4. What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
January 1st, 1920 6%; July 1st, 1920 4%.
 5. What is the date appointed for the Annual Meeting? 4th, Wednesday in January
Date of last Annual Meeting? January 26th, 1921.
 6. State the amount of actual cash receipts during the year for:

(a) interest on mortgage investments	171,260 83
(b) interest on bonds and debentures and dividends on stocks ..	17,112 70
(c) loans on collateral security	4,170 21
 7. State the amount of interest permanently capitalized during the year
- | | |
|--|----------|
| | 1,750 39 |
|--|----------|
8. State maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise, and the amount and particulars of such securities; also amount owing December 31st, 1920.

maximum	4,900 00
amount owing	5,038 79

THE LANDED BANKING AND LOAN COMPANY.
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Acts, Consol. Stat. U. C., chap. 53, by declaration filed with the Clerk of the Peace for the County of Wentworth, 16th December, 1876. Amendments to Charter, Order-in-Council 12th February, 1913.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act R. S. O., 1914, c. 184.

Head Office, Hamilton.

Officers.

President—C. S. Scott F. C. A.

Manager—C. W. Cartwright.

Vice-President—Robert Hobson.

Auditors—G. E. F. Smith and Ralph E. Young, Hamilton.

Directors

E. H. Ambrose.
 Charles Mills.
 Paul J. Myler.

C. S. Scott F. C. A.
 Robert Hobson.
 C. W. Cartwright.

Capital.

Amount of Capital Stock authorized	1,050,000 00
Amount Subscribed:—	
Preferred	1,000,000 00
Amount paid in cash:—	
Preferred	1,000,000 00

Assets

1. Book value of real estate held by the corporation :—		
Office premises		65,000 00
2. Amount secured by mortgage on real estate including :—		
First mortgages	2,804,306 77	
Agreements for sale	40,023 40	
Interest due	64,433 09	
Interest accrued	58,262 45	
		2,967,025 71
3. Amount of loans secured by stocks, bonds and other collateral :—		
(There is included in the collateral \$11,049.01 of the Company's own stock upon which \$12,300.00 has been paid.)		
Principal	137,329 11	
Interest due	7 00	
Interest accrued	2,341 67	
		139,677 78
4. Book value of bonds, debentures and debenture stocks :—		
(a) Government:—Dominion, Provincial and United Kingdom	\$269,563 09	
(b) Canadian municipalities, school districts and rural telephone companies	68,591 52	
(c) All other bonds	138,405 70	
Interest accrued	1,220 08	
		477,780 39
5. Cash on hand		3,566 37
6. Cash on deposit with banks. \$81,511.54; elsewhere, \$73.85.....		81,585 39
Total Assets		3,734,635 64

Liabilities

TO THE PUBLIC

1. Amount of debentures and debenture stock issued and outstanding :—

	Amount.	Interest due and accrued.
Payable in Canada	\$239,450 77	\$3,456 67
Payable elsewhere than in Canada	454,424 69	3,398 03
	<u>693,875 46</u>	<u>6,854 70</u>

Total carried out	700,730 16
2. Amount of money deposited with the Corporation	1,015,277 07
3. Taxes due and accrued	11,075 71
4. Salaries, rents and other expenses due and accrued	858 94
5. All other liabilities	90 00
Total	<u>1,728,031 88</u>

TO SHAREHOLDERS.

6. Reserve Fund	965,000 00
7. Dividends to shareholders declared and unpaid	40,000 00
8. Paid up capital	1,000,000 00
9. Balance of Profit and Loss Account	1,603 76
Total	<u>2,006,603 76</u>
Total Liabilities	<u>3,734,635 64</u>

Revenue Account

INCOME.

1. Rents earned—(on office premises)	3,500 00
2. Interest earned,—	
(a) on mortgages	202,874 09
(b) on bonds, debentures and stocks	27,030 58
(c) on collateral loans	7,130 84
(d) on bank deposits	3,851 80
(e) other interest earned	2,400 00
	<u>243,287 31</u>
3. Profit on sales of securities and real estate	939 90
4. Amount by which ledger values of assets were written up	586 81
5. All other revenue for year	6,642 89
Total	<u>254,956 91</u>

EXPENDITURE.

6. Interest incurred during the year on:—	
(a) debentures and debenture stock	37,405 87
(b) deposits	35,096 90
	<u>72,502 77</u>
7. Amount by which assets were written down	1,285 41
8. Decrease in market value of securities and real estate	1,970 05
9. Licenses and taxes other than taxes on real estate:—	
(a) Dominion	14,987 04
(b) Provincial	2,562 89
(c) Municipal	1,197 00
	<u>18,746 93</u>
10. Commission on loans and sale of debentures and real estate	3,332 45
11. All other expenses incurred:—Salaries, \$22,949.66; directors' fees, \$4,000.00; auditors' fees, \$600.00; rents, \$300.00; travelling expenses, \$980.32; printing and stationery, \$783.41; advertising, \$883.14; pos-	

tage, telegrams, telephones and express, \$348.82; miscellaneous, \$7,000.63; total	37,845 98
12. Net profit transferred to Profit and Loss Account	119,273 32
Total	<u>254,956 91</u>

Profit and Loss Account

Balance brought forward from previous year	2,330 44
Amount transferred from Revenue account	119,273 32
Total	<u>121,603 76</u>
Dividends to shareholders declared during year	80,000 00
Amount transferred to Special Reserves and Contingency Accounts	40,000 00
Balance of account at December 31st, 1920	1,603 76
Total	<u>121,603 76</u>

Miscellaneous

1. Average rate of interest per annum paid by the Corporation during the year:
on deposits, 3.678%; on debentures, 5.353%.
2. Average rate of interest per annum earned by the Corporation during the year:
(a) On Mortgages of realty, 7.329%.
(b) On other investments, 5.952%.
3. Specify the officers of the Corporation who are under bond and for what sums
respectively:—Managing Director, \$10,000.; Accountant and Teller, \$5,000.
each; Ledger Keeper and Inspectors, \$2,000 each.
4. What were the Dividend-days of the Corporation in 1920, and what rate or rates
of dividends were declared payable on those days respectively?
January 2nd, 1920, 4%; July 2nd, 1920, 4%.
5. What is the date appointed for the Annual Meeting? First Monday in February.
Date of last Annual Meeting? February 2nd, 1920.
6. State the amount of actual cash receipts during the year for:
(a) Interest on mortgage investments, \$195,477.92.
(b) Interest on bonds and debentures and dividends on stocks, \$26,758.30.
(c) loans on collateral security, \$6,069.45.
7. State the amount of interest permanently capitalized during the year, \$2,794.11.

LONDON AND CANADIAN LOAN AND AGENCY COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

CONSTATING INSTRUMENTS.

1863. The Company was incorporated in 1863 by Special Act of the Province of Canada, 27 V., c. 50, which has from time to time been amended by six special Acts of the Dominion of Canada, viz.:

1872. 35 V., c. 108 (D).	1879. 42 V., 75 (D).
1873. 36 V., c. 107 (D).	1889. 52 V., c. 93 (D).
1876. 39 V., c. 60 (D).	1891. 54-5 V., c. 114 (D).

For the lending powers of the Company see 27 V. (1863), c. 50 (Province of Canada), secs. 3 and 4; 35 V. (1872), c. 108 (D), sec. 5, also sec. 6 as amended by 36 V. (1873), c. 107 (D), sec. 8; 36 V. (1873), c. 107 (D), sec. 9, and 35 V. (1872), c. 108 (D), sec. 7 as amended by 36 V. (1873), c. 107 (D), s. 10. See Statutes of Canada, 1899, 62 V. c. 117.

For the borrowing powers of the Company see 27 V. (1863), c. 50, (Province of Canada), s. 5, as amended by 36 V. (1873), c. 107 (D), sec. 1; 35 V. (1872), c. 108 (D), s. 8, as amended by 39 V., c. 50 (D), sec. 1; 54-5 V. (1891), c. 114 (D), s. 2. (Issue of debenture stock.)

Officers.

President—Casimir S. Gzowski.

Vice-President—Charles C. Dalton.

Manager—Vernon B. Wadsworth.

Secretary—William Wedd.

Auditors—James George, Toronto; Rutherford Williamson, Toronto.

Head Office, Toronto.

Directors.

William C. Noxon.

Goldwin Larratt Smith.

Colin M. Black, W.S.

Archibald H. Campbell.

Gerard B. Strathy.

Amount of capital stock authorized (two million dollars)	2,000,000 00
Amount subscribed:	
Ordinary (one million two hundred and fifty thousand dollars)	1,250,000 00
Amount paid in cash:	
Ordinary, on \$1,250,000.00 stock fully called	1,250,000 00

ASSETS.

1. Book value of real estate held by the Corporation:	
Freehold land (including buildings)	18,180 00
2. Amount secured by mortgage on real estate including:	
First mortgages	4,098,760 97
Agreements for sale	108,872 92
Interest due	80,940 34
Interest accrued	105,392 86
	4,393,967 09
3. Amount of loans secured by stocks, bonds and other collateral:	
Principal	5,056 56
Interest accrued	81 89
	5,138 45
4. Book value of bonds, debentures and debenture stocks:	
(a) Government—Dominion, Provincial and United Kingdom	226,050 00
(b) Canadian municipalities, school districts and rural telephone companies	129,102 42
Interest accrued	6,768 78
	361,921 20
5. Cash on deposit with banks	288,046 58
6. Agency funds and investments	22,611 11
7. All other assets	405 47
Total assets	5,090,269 90

Liabilities.

TO THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding:
(and certificates payable at fixed dates)

	Amount.	Interest due and accrued.
Payable in Canada	98,224 70	1,071 28
Payable elsewhere than in Canada	2,615,176 34	59,900 35

2,713,401 04 60,971 63

Total carried out	2,774,372 67
2. Agency funds and investments	29 611 11
3. All other liabilities	4,120 54
Total	2,801,104 32

TO SHAREHOLDERS.

4. Special reserve funds	1,000,000 00
5. Dividends to shareholders declared and unpaid	28,125 00
6. Paid up capital	1,250,000 00
7. Balance of Profit and Loss Account	11,040 58
Total	2,289,165 58
Total Liabilities	5,090,269 90

Revenue Account.

INCOME.

1. Rents earned	243 35
2. Interest earned,—	
(a) on mortgages	319,178 31
(b) on bonds, debentures and stocks	21,829 58
(c) on collateral loans	1,285 47
	342,293 36
3. Profit on sale of securities and real estate	7,753 43
4. Agency fees and commissions earned	339 16
5. All other revenue for year	32,035 62
	382,664 92

EXPENDITURE.

6. Interest incurred during the year on:—	
(a) debentures and debenture stock	138,114 58
(b) other borrowed money	226 43
	138,341 01
7. Loss on sale of securities and real estate	3,998 81
8. Amount by which assets were written down	500 00
9. Decrease in market value of securities	15,000 00
10. Licenses and taxes other than taxes on real estate:—	
(a) Dominion	15,859 70
(b) Provincial	2,517 18
(c) Municipal	548 70
	18,925 58
11. Commission on loans and on sale of debentures and real estate	5,774 16
12. All other expenses incurred:—Salaries, \$33,612.65; directors' fees (Canada and Great Britain), \$7,005.65; auditors' fees, \$1,000.00; legal fees, \$225.51; rents, \$3,304.50; Inspection, travelling expenses, \$1,538.33; Office supplies, printing and stationery, \$2,148.79; advertising, \$953.83; postage, telegrams, telephones and express,	

\$1,231.74; miscellaneous, \$1,182.75; total	52,203 75
13. Net profit transferred to Profit and Loss Account	147,921 61
Total	382,664 92

Profit and Loss Account.

Balance brought forward from previous year	25,618 97
Amount transferred from Revenue account	147,921 61
Total	173,540 58
Dividends to shareholders declared during year	112,500 00
Amount transferred to Special Reserves and Contingency Accounts	50,000 00
Balance of account at December 31st, 1920	11,040 58
Total	173,540 58

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year: on debentures and certificates at fixed dates, $5\frac{1}{2}\%$; debenture stock, 4%.
2. Average rate of interest per annum earned by the Corporation during the year:
 - (a) On mortgages of realty, $7\frac{1}{2}\%$.
 - (b) On other investments, $5\frac{1}{2}\%$.
3. Specify the officers of the Corporation who are under bond and for what sums respectively: All officers of the Company, and solicitors and Inspectors in the North West.—Bonds from \$2,000.00 to \$4,000.00 each.
4. What were the Dividend days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
2nd January, 1920, 2% and bonus of 1%;—1st April, 1920, $2\frac{1}{4}\%$;—2nd July, 1920, $2\frac{1}{4}\%$;—1st October, 1920, $2\frac{1}{4}\%$.
5. What is the date appointed for the Annual Meeting? A date in February to be fixed by the Directors. Annual Meeting for this year has just been held on 9th February, 1921.
Date of last Annual Meeting? February 11th, 1920.
6. State the amount of actual cash receipts during the year for:
 - (a) interest on mortgage investments, \$278,639.77.
 - (b) Interest on bonds and debentures and dividends on stocks, \$22,900.64.
 - (c) interest on loans on collateral security, \$1,281.99.
7. State the amount of interest permanently capitalized during the year, \$3,044.91.

THE LONDON LOAN AND SAVINGS COMPANY OF CANADA.
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

Incorporated under the Building Societies Act (Consol. Stat. U.C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Middlesex, 2nd May, 1877.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Officers.

<i>President</i> —Geo. G. McCormick. <i>1st Vice-President</i> —Thos. Baker. <i>Vice-President</i> —W. E. Robinson, 2nd.	<i>Manager</i> —M. J. Kent. <i>Secretary</i> —M. J. Kent. <i>Auditors</i> —A. Scream, London. P. D. Ball, London.
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Head Office, London, Ont.

Directors.

George G. McCormick, London. Thos. Baker, London. M. J. Kent, London.	W. E. Robinson, London. Chas. R. Hunt, London.
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Capital.

Amount of Capital Stock authorized	\$1,000,000 00
Amount subscribed:—	
Ordinary	892,600 00
Amount paid in cash:—	
On stock fully called	891,383 86
Ordinary:—	

Assets.

1. Book value of real estate held by the corporation:—		
Office premises		63,000 00
2. Rents due, \$62.00; accrued, \$9.52;		71 52
3. Amount secured by mortgage on real estate including:—		
First mortgages	1,292,074 51	
Second and subsequent mortgages	444,938 00	
Agreements for sale	150,038 00	
Interest due	2,415 00	
Interest accrued	46,780 00	
		1,936,245 51
4. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$73,950. of the Com-		
pany's own stock upon which \$73,950. has been paid.)		
Principal	74,847 12	
Interest accrued	1,497 00	
		76,344 12
5. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United		
Kingdom	70,000 00	
(b) Canadian municipalities, school districts and rural		
telephoné companies	2,895 24	
Interest accrued	1,603 00	
		74,498 24
6. Book value of stocks owned	580,265 20	
Accrued dividends thereon	5,035 00	
		585,300 20
7. Cash on hand		10,049 49
8. Cash on deposit with banks		185,427 08
		2,930 936 16
Total Assets		2,930 936 16

Liabilities.

To THE PUBLIC

1. Amount of debentures and debenture stock issued and outstanding:—			
		Interest due	
	Amount.	and accrued.	
Payable in Canada	386,956 04	7,342 56	
Payable elsewhere than in Canada	281,955 39	2,357 77	
	668,911 43	9,700 33	
Total carried out		678,811 76	
2. Amount of money deposited with the corporation 916,939 30			
Interest accrued thereon		31,823 28	
		948,762 58	
3. Taxes due and accrued			
		10,000 00	
Total .		1,637,374 34	

To SHAREHOLDERS.

4. Special reserve funds (give items and amounts)	400,000 00
5. Paid up capital	891,383 86
6. Balance of Profit and Loss Account	2,177 96
Total	1,293,561 82
Total Liabilities	2,930,936 16

Revenue Account.

INCOME.

1. Rents earned,—(Including \$2,000.00 on office premises)	9,367 85
2. Interest earned,—	
(a) on mortgages	155,924 17
(b) on bonds, debentures and stocks	23,760 25
(c) on collateral loans	3,585 47
(d) on bank deposits	9,215 80
	192,485 69
3. Profit on sale of securities and real estate	706 39
4. Agency fees and commissions earned	782 23
5. All other revenue for year	9,507 33
Total	212,849 49

EXPENDITURE.

6. Interest incurred during the year on:—	
(a) debentures and debenture stock	37,672 51
(b) deposits	31,823 28
(c) other borrowed money	304 16
	69,799 95
7. Amount by which assets were written down	10,000 00
8. Licenses and taxes other than taxes on real estate:	
(a) Dominion	15,121 30
(b) Provincial	1,871 72
(c) Municipal	617 40
	17,610 42
9. Commission on loans and on sale of debentures and real estate	1,858 66
10. All other expenses incurred:—Salaries, \$10,100.82; directors' fees, \$9,100.00; auditors' fees, \$1,400.00; rents, \$2,000.00; travelling expenses, \$70.30; printing and stationery, \$1,146.93; postage, telegrams, telephones and express, \$281.00; misscellaneous, \$8,356.05; total	32,455 10

11. Net profit transferred to Profit and Loss Account	81,125 36
Total	<u>212,849 49</u>

Profit and Loss Account.

Balance brought forward from previous year	3,338 93
Amount transferred from Revenue account	81,125 36
Total	<u>84,464 29</u>
Dividends to shareholders declared during year	62,286 33
Amount transferred to Special Reserves and Contingency Accounts	20,000 00
Balance of account at December 31st, 1920	2,177 96
Total	<u>84,464 29</u>

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.672%; on debentures, 5.34%.
2. Average rate of interest per annum earned by the Corporation during the year:
 - (a) On mortgages of realty 7.26% .
 - (b) On other investments 7%
3. Loans written off, \$10,000.00
4. Specify the officers of the Corporation who are under bond and for what sums respectively:
Manager and teller, \$10,000.00 each, other officers, \$2,000.00 each.
5. What were the Dividend-days of the Corporation in 1920, and what rate or rates of lividends were declared payable on those days respectively?
seven per cent, April 1st, July 2nd, October 1st and December 31st.
6. What is the date appointed for the Annual Meeting? February 10th, 1921.
Date of the last Annual Meeting? February 12th, 1920.
7. State the amount of actual cash receipts during the year for:
 - (a) interest on mortgage investments, \$159,804.60.
 - (b) interest on bonds and debentures and dividends on stocks, \$22,952.25.
 - (c) loans on collateral security, \$3,824.47.
 - (d) net revenue from real estate, \$2,017.48.
8. State the amount of interest permanently capitalized during the year? \$10,179.29.
9. State maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise, and the amount and particulars of such securities; also amount owing December 31st, 1920: maximum \$57,997.13; amount owing, \$52,688.00.

MIDLAND LOAN AND SAVINGS COMPANY. •
STATEMENT FOR THE YEAR ENDING 31st. DECEMBER 1920.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, Consol. Stat. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the United Counties of Northumberland and Durham, 5th July, 1872. (Decl. Book, II., 127).

The Corporate name was, by Order-in-Council of Ontario, 21st June, 1876 (Ibid), changed to the Midland Loan and Savings Company.

A by-law altering the amount of the Capital stock and par value of the share was, pursuant to the Loan Corporations Act, approved by Order-in-Council of Ontario, 3rd October, 1900.

The borrowing and lending powers are governed by the Loan and Trust Corporations Act R.S.O. 1914, chap. 184.

Head Office, Port Hope, Ontario.

Officers.

President—Thomas Wickett.

Manager—Walter J. Helm.

Vice-President—Thomas Roberts.

Auditors—Henry White, Port Hope, Norman S. Choate, Port Hope.

Directors.

Walter J. Helm.

A. Melville, Westington.

S. R. Caldwell.

Senator R. A. Mulholland.

Capital

Amount of Capital Stock authorized	\$360,000 00
Amount subscribed:—	
Preferred	360,000 00
Amount paid in cash:—	
Preferred	360,000 00

Assets

1. Book value of real estate held by the corporation:—		
Office premises		5,000 00
2. Rents accrued;		85 15
3. Amount secured by mortgage on real estate including:—		
First mortgages	909,656 56	
Agreements for sale	650 85	
Interest accrued	21,570 40	
		931,877 81
4. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$4,100.00 of the Company's own stock upon which \$4,100.00 has been paid.)		
Principal	7,326 05	
Interest accrued	20 65	
		7,346 70
5. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	236,946 57	
(b) Canadian municipalities, school districts and rural telephone companies	314,891 53	
(c) All other bonds	25,959 01	
Interest accrued	578 15	
		578,375 26
6. Cash on deposit with banks		149,022 84
7. Cash on hand		4,979 50
Total assets		1,676,687 26

Liabilities

TO THE PUBLIC.

1. Amount of debentures issued and outstanding:—

	Amount.	Interest due and accrued	
Payable in Canada	\$597,980 58	\$13,313 12	
Total carried out			611,293 70
2. Amount of money deposited with the corporation		358,900 35	
Interest accrued thereon		905 00	359,805 35
Total			971,099 05

TO SHAREHOLDERS.

3. Reserve Fund	300,000 00
4. Reserved for Federal Income Tax	3,500 00
5. Contingency fund	3,699 30
6. Dividends to shareholders declared and unpaid	16,364 40
7. Paid up capital	360,000 00
8. Balance of Profit and Loss Account	22,024 51
Total	705,588 21
Total Liabilities	1,676,687 26

Revenue Account

INCOME.

1. Rents earned,—	164 50
2. Interest earned,—	
(a) on mortgages	74,816 42
(b) on bonds, debentures and stocks	32,625 12
(c) on bank deposits	2,164 63
(d) other interest earned	911 18
3. Profit on sale of securities	110,517 34
4. All other revenue for year	5,024 78
	4,577 20
Total	120,283 83

EXPENDITURE.

5. Interest incurred during the year on:—	
(a) debentures	28,527 26
(b) deposits	10,962 96
	39,490 22
6. Amount by which assets were written down	16,659 30
7. Licenses and taxes other than taxes on real estate:	
(a) Dominion	3,917 04
(b) Provincial	1,135 12
(c) Municipal	273 38
8. Commission on loans and on sale of debentures and real estate.....	5,325 54
	1,142 90
	1,142 90
9. All other expenses incurred:—Salaries, \$8,016 46; directors' fees, \$1,261.00; auditors' fees, \$800.00; travelling expenses, \$218.94; printing and stationery, \$433.70; advertising, 27.85; postage, telegrams, telephones and express, \$267.77; miscellaneous. \$372.68; total \$11,398.40	11,398 40
10. Net profit transferred to Profit and Loss Account	46,267 47
Total	120,283 83

Profit and Loss Account

Balance brought forward from previous year	28,556 34
Amount transferred from Revenue account	46,267 47
Total	74,823 81
Dividends to shareholders declared during year	30,600 00
Amount transferred to Special Reserves and Contingency Accounts	18,699 30
Amount provided for Dominion Government Tax for 1920	3,500 00
Balance of account at December 31st, 1920	22,024 51
Total	74,823 81

Miscellaneous

1. Average rate of interest per annum paid by the Corporation during the year:
on deposits, 3.50%; on debentures, 5.00%.
2. Average rate of interest per annum earned by the Corporation during the year:
 - (a) On mortgages of realty 7.03%
 - (b) On other investments bonds, 5.60%, Call loan, 8%, Loans to Shareholders. 6.50%.
3. Specify the officers of the Corporation who are under bond and for what sums respectively: Manager, \$5,000.00; Accountant, \$3,000.00; Teller, \$1,000.00; Mortgage Clerk, \$1,000.00; Ledger Keeper, \$1,000.00.
4. What were the dividend days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
January 2nd, 1920 4%, July 2nd, 1920 4%.
5. What is the date appointed for the Annual Meeting? February 1st 1921.
Date of last Annual Meeting? February 3rd 1920.
6. State the amount of actual cash receipts during the year for:

(a) interest on mortgage investments	68,630 74
(b) interest on bonds and debentures and dividends on stocks	30,265 60
(c) loans on collateral security	473 93
7. State the amount of interest permanently capitalized during
the year 400 00

**THE ONTARIO LOAN AND DEBENTURE COMPANY.
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.**

CONSTATING INSTRUMENTS.

Incorporated under Building Societies Act, Con. Statutes of Upper Canada, c. 53 by declaration filed in the office of the Clerk of the Peace for the County of Middlesex, 26th September, 1870. The original corporate name was The Ontario Savings and Investment Society.

By Order-in-Council of Ontario, dated 4th October, 1879, and also by Order-in-Council of Canada, dated 29th October, 1879, the corporate name was changed to The Ontario Loan and Debenture Company.

The Company as now constituted was formed under the provisions of The Loan Corporations Act of Ontario by the amalgamation of The Ontario Loan and Debenture Company with the Agricultural Savings and Loan Company by virtue of Order-in-Council, dated 10th November, 1911, and operates under The Loan and Trust Corporations Act, R.S.O. 1914, Chapter 184, and its amendments.

Head Office, London, Ontario.

Officers.

President—John McClary.

Manager and Secretary—Alfred M. Smart.

Vice-President—Alfred M. Smart.

Auditors—F. G. Jewell, F.C.A., London. and J. F. Kern, London.

Directors.

John McClary.

Alfred M. Smart.

Lieut. Col. W. M. Gartshore.

John M. Dillon.

Charles R. Somerville.

M. Masuret.

John G. Richter.

Capital.

Amount of Capital Stock authorized (five million dollars)	\$5,000,000 00
Amount subscribed:—	
Ordinary	2,550,000 00
Amount paid in cash:—	
Ordinary:—	
On \$1,550,000.00 stock fully called	\$1,550,000 00
On \$1,000,000.00 stock 20% called	200,000 00
	1,750,000 00

Assets.

1. Book value of real estate held by the corporation:—		
Office premises, freehold	40,000 00	
Freehold land (including buildings)	70,342 07	
		110,342 07
2. Amount secured by mortgage on real estate including:—		
First mortgages	4,468,202 00	
Agreements for sale	33,147 02	
Interest due	43,313 16	
Interest accrued	74,539 74	
		4,619,201 92
3. Amount of loans secured by stocks, bonds and other collateral:—		
(There is included in the collateral \$400 of the Company's own stock upon which \$400 has been paid.)		
Principal	56,065 41	
Interest due	9 24	
Interest accrued	1,051 25	
		57,125 90
4. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	1,088,219 33	
(b) Canadian municipalities, school districts and rural telephone companies	1,008,779 89	
(c) Securities guaranteed by Dominion of Canada and Provinces of Canada	643,800 50	
		2,740,799 72

5. Book value of stocks owned	4,200 00
6. Cash on deposit with banks	185,828 52
Total Assets	7,717,498 13

Liabilities.

TO THE PUBLIC.

1. Amount of debentures issued and outstanding:—		Interest due	
	Amount.	and accrued.	
Payable in Canada.....	1,492,451 78	25,645 80	
Payable elsewhere than in Canada	1,074,319 78	11,891 94	
	<u>2,566,771 56</u>	<u>37,537 74</u>	
Total carried out			2,604,309 30
2. Amount of money deposited with the corporation			1,037,785 46
Total			3,642,094 76

TO SHAREHOLDERS.

3. Reserve fund	2,250,000 00
4. Dividends to shareholders declared and unpaid	43,750 00
5. Paid up capital	1,750,000 00
6. Balance of Profit and Loss Account	31,653 37
Total	4,075,403 37
Total Liabilities	7,717,498 13

Revenue Account.

INCOME.

1. Rents earned on office premises	1,164 95
2. Interest earned,—	
(a) on mortgages	312,098 07
(b) on bonds, debentures and stocks	112,014 84
(c) on collateral loans	8,317 94
(d) on bank deposits	<u>2,114 50</u>
	434,545 35
3. Profit on sale of securities and real estate	26,668 26
4. All other revenue for year	54,087 62
Total	516,466 18

EXPENDITURE.

5. Interest incurred during the year on:—	
(a) debentures	139,801 67
(b) deposits	30,478 10
(c) other borrowed money	<u>332 63</u>
	170,612 40
6. Loss on sale of securities and real estate	968 80
7. Licenses and taxes other than taxes on real estate:	
(a) Dominion	28,864 08
(b) Provincial	3,671 07
(c) Municipal	<u>3,548 31</u>
	36,083 46
8. Commission on loans and on sale of debentures and real estate	10,522 62
9. All other expenses incurred:—Salaries, \$32,865.47; directors' fees, \$2,970.00; auditors' fees, \$3,000.00; legal fees, \$12.08; rents, \$355.68; travelling expenses, \$1,328.14; printing and stationery, \$1,983.59; advertising, \$2,334.07; postage, telegrams, telephones and express, \$1,123.65; miscellaneous, \$1,276.56; total	47,249 24
10. Net profit transferred to Profit and Loss Account	251,029 66
Total	516,466 18

Profit and Loss Account.

Balance brought forward from previous year	32,623 71
Amount transferred from Revenue Account	251,029 66
Surplus realized from sale of old office building	23,000 00
Total	306,653 37
Dividends to shareholders declared during the year	175,000 00
Amount transferred to Reserve Fund	100,000 00
Balance of account at December 31st, 1920	31,653 37
Total	306,653 37

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year:
on deposits 3.3531%; on debentures 5.2977%.
2. Average rate of interest per annum earned by the Corporation during the year:
(a) On mortgages of realty, 7.2251%.
(b) On other investments, 5.9006%.
3. Specify the officers of the Corporation who are under bond and for what sums respectively. Manager, \$5,000; Accountant, \$5,000; Teller, \$5,000; Inspectors, \$9,000; Other Officers and Clerks, \$10,000.
4. What were the Dividend-days of the Corporation for the dividends declared from the profits in 1920, and what rate or rates of dividends were declared payable on those days respectively? Nine per cent. for the year plus bonus of 1 per cent. payable quarterly as follows:—
1st April, 1920—(2¼% plus bonus of ¼ of 1%).
2nd July, 1920—(2¼% plus bonus of ¼ of 1%).
1st October, 1920—(2¼% plus bonus of ¼ of 1%).
3rd Jan., 1921—(2¼% plus bonus of ¼ of 1%).
5. What is the date appointed for the Annual Meeting? Second Wednesday in each February.
Date of last Annual Meeting? Eleventh February, 1920.
6. State the amount of actual cash receipts during the year for:

(a) interest on mortgage investments	\$343,206 36
(b) interest on bonds and debentures and dividends on stocks	142,075 76
(c) loans on collateral security	7,662 36
(d) net revenue from real estate held for sale	2,019 73
7. State the amount of interest permanently capitalized during the year 4,011 69

THE PEOPLES LOAN AND SAVINGS CORPORATION.
STATEMENT FOR THE YEAR ENDING 31st DECEMBER 1920.

Incorporated under the Building Societies Act, R.S.O., 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Middlesex, on 22nd June, 1892. (Decl. Book 1., 75.)

Amendments to Charter, April 13th, 1910, name changed from "The People's Building and Loan Association.")

The lending and borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

Head Office, London, Ont.

Officers.

President—William F. Roome, M.D. *Manager*—Archibald A. Campbell.
Vice-President—Archibald A. Campbell. *Secretary-Treasurer*—William Spittal.
Auditors—O. H. Talbot, London; A. G. Talbot, London.

Directors.

William F. Roome, M.D. William Spittal.
 Archibald A. Campbell. Frederick G. Rumball.
 Walter H. Moorhouse, M.D. Malcolm McGugan.
 A. W. Peene.

Capital.

Amount of Capital Stock authorized	5,000,000 00
Amount subscribed:—	
Ordinary	500,000 00
Amount paid in cash:—	
Ordinary:—	
On \$478,200.00 stock fully called	478,200 00
On \$21,800.00 stock 100% called	11,188 00
	489,388 00

Assets.

1. Book value of real estate held by the corporation:—		
Office premises	\$44,000 00	
Freehold land (including buildings)	18,065 77	
		62,065 77
2. Rents due, \$320.00		320 00
3. Amount secured by mortgage on real estate including:—		
First mortgages	761,679 19	
Interest due	18,782 41	
Interest accrued	17,866 06	
		798,327 66
4. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$7,000.00 of the Company's own stock upon which \$7,000.00 has been paid.)		
Principal	10,675 69	
Interest due	268 77	
Interest accrued	60 79	
		11,005 25
5. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	65,224 80	
(b) Canadian municipalities, school districts and rural telephone companies	11,358 55	
Interest accrued	883 15	
		77,466 50
6. Book value of stocks owned	77,635 88	
Accrued dividends thereon	391 38	
		78,027 26

7. Cash on hand	10,567 02
8. Cash on deposit with banks	51,687 23
9. All other assets	5,236 27
Total Assets	<u>1,094,702 96</u>

Liabilities.

TO THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding:—	Interest due	
	Amount. and accrued.	
Payable in Canada	\$109,665 00	\$1,223 82
Total carried out		110,888 82
2. Amount of money deposited with the corporation	406,954 49	
Interest accrued thereon	7,402 06	
		414,356 55
3. Money due elsewhere		687 91
4. All other liabilities		797 00
Total		<u>526,730 28</u>

TO SHAREHOLDERS.

5. Reserve Fund	65,000 00
6. Contingency fund	10,000 00
7. Paid up capital	489,388 00
8. Balance of Profit and Loss Account	3,584 68
Total	<u>567,972 68</u>
Total Liabilities	<u>1,094,702 96</u>

Revenue Account.

INCOME.

1. Rents earned,— (on office premises)	3,056 32
2. Interest earned,—	
(a) on mortgages	60,604 81
(b) on bonds, debentures and stocks	5,631 75
(c) on collateral loans	185 57
(d) on bank deposits	461 10
	66,883 23
3. All other revenue for year	2,297 12
Total	<u>72,236 67</u>

EXPENDITURE.

4. Interest incurred during the year on:—	
(a) debentures and debenture stock	5,933 53
(b) deposits	14,882 91
	20,816 44
5. Amount by which assets were written down	472 11
6. Licenses and taxes other than taxes on real estate:	
(a) Dominion	2,447 55
(b) Provincial	778 44
(c) Municipal	1,285 30
	4,521 29
7. Commission on loans and on sale of debentures and real estate	1,587 71
8. All other expenses incurred:—Salaries, \$10,240.00; directors' fees, \$493.00; auditors' fees, \$455.00; legal fees, \$237.00; rents, \$2,058.75; travelling expenses, \$96.65; printing and stationery, \$1,047.94; advertising, \$311.70; postage, telegrams, telephones and express, \$564.42; miscellaneous, \$941.32; total	16,445 78
9. Net profit transferred to Profit and Loss Account '...'	28,393 34
Total	<u>72,236 67</u>

Profit and Loss Account

Balance brought forward from previous year	4,589 21
Amount transferred from Revenue account	28,393 34
Total	32,982 55
Dividends to shareholders declared during year	24,397 87
Amount transferred to Special Reserves and Contingency Accounts	5,000 00
Balance of account at December 31st, 1920	3,584 68
Total	32,982 55

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year:
on deposits, 3.59%; on debentures, 5.45%.
2. Average rate of interest per annum earned by the Corporation during the year:
(a) On Mortgages of realty, 7.79%. (b) On other investments, 6%.
3. Loans written off, \$472.11.
4. Specify the officers of the Corporation who are under bond and for what sums respectively: Manager, \$3,000.00; Secretary, \$3,000.00 Accountant, \$2,000.00, Clerk, \$1,000.00; Windsor, Manager, \$2,500.00; Miss Martin, \$1,000.00.
5. What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively? June 30th, December 31st; 5%.
6. What is the date appointed for the Annual Meeting? February 16th, 1921.
Date of last Annual Meeting? February 18th, 1920.
7. In the case of any Company whose Stocks, Bonds, or Debentures are held by the Corporation either directly or indirectly, if such company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such balance, \$687.91.
8. State the amount of actual cash receipts during the year for:
 - (a) Interest on mortgage investments, \$67,801.88.
 - (b) interest on bonds and debentures and dividends on stocks, \$4,561.35.
 - (c) loans on collateral security, \$42.09.
 - (d) net revenue from real estate, \$899.11.
9. State the amount of interest permanently capitalized during the year: Mortgages, \$57,408.02; Bonds, Stocks, \$4,334.82;—\$61,742.84.
10. State maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise, and the amount and particulars of such securities; also amount owing December 31st, 1920, \$4,900.00, maximum, nothing owing.

PORT ARTHUR AND FORT WILLIAM MORTGAGE COMPANY LIMITED

STATEMENT FOR THE YEAR ENDING 31st DECEMBER 1920.

CONSTATING INSTRUMENTS.

Incorporated by Letters Patent, as a Loan Company, under the Companies Act (Canada), Part III, on the 24th January, 1914.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Head Office, Toronto.

Officers.

President—John J. Carrick.

Manager—W. M. Read.

Directors.

John J. Carrick.

W. M. Read, Toronto.

Sir. Wm. Mackenzie, Toronto.

J. de N. Kennedy, Toronto.

A. J. McComber, Port Arthur.

Capital.

Amount of Capital Stock Authorized	\$1,000,000 00
Amount subscribed:—	
Ordinary	635,800 00
Amount paid in cash:—	
Ordinary	595,781 06

Assets.

1. Book value of real estate held by the corporation	20,500 97
2. Amount secured by mortgage on real estate including:—	
First mortgages	643,127 77
Second and subsequent mortgages	4,855 69
Agreements for sale	3,477 13
Interest due	55,407 44
Interest accrued	11,493 82
	718,361 85
3. Amount of loans secured by stocks, bonds and other collateral:	
Principal	4,200 00
Interest accrued	130 69
	4,330 69
4. Book value of bonds, debentures and debenture stocks:—	
(a) Government:—Dominion, Provincial and United	
rural telephone companies	
Kingdom	32,550 00
(b) Canadian municipalities, school districts and	
(c) All other bonds	20,000 00
Interest accrued	947 25
	53,497 25
5. Cash on hand	9,539 82
6. All other assets	2,459 47
Total assets	808,690 05

Liabilities.

TO THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding:—	
Interest due	
Amount, and accrued.	
Payable elsewhere than in Canada ..	\$69,593 32 869 90
Total carried out	70,463 22

2. Money borrowed from banks:—

With security	35,000 00
3. Taxes due and accrued	5,265 55
4. All other liabilities	7,748 94
Total	118,477 71

TO SHAREHOLDERS.

5. Reserve Fund	72,038 63
6. Dividends to shareholders (unclaimed)	3,750 00
7. Paid up capital	595,781 66
8. Balance of Profit and Loss Account	18,642 05
Total	690,212 34
Total liabilities	808,690 05

Revenue Account.

INCOME.

1. Interest earned,—		
(a) on mortgages	47,252 70	
(b) on bonds, debentures and stocks	2,665 97	
		49,918 67
2. All other revenue for year		4,319 99
Total		54,238 66

EXPENDITURE.

3. Interest incurred during the year on:—		
(a) debentures and debenture stock	3,491 69	
(b) other borrowed money	1,509 05	
		5,000 74
4. Amount by which assets were written down		17,260 73
5. Licenses and taxes other than taxes on real estate:		
(a) Dominion	1,965 83	
(b) Provincial	578 68	
(c) Municipal	138 02	
		2,682 53
6. All other expenses incurred:—Salaries, \$5,365.65; auditors' fees, \$685.25; legal fees, \$1,453.50; rents, \$720.00; travelling expenses, \$175.00; printing and stationery, \$503.73; advertising, \$161.20; postage, telegrams, telephones and express, \$119.99; miscellaneous, \$519.58; total		9,703 90
7. Net profit transferred to Profit and Loss Account		19,590 76
Total		54,238 66

Profit and Loss Account.

Balance brought forward from previous year	31,610 14
Amount transferred from Revenue account	19,590 76
Total	51,200 90
Dividends to shareholders declared during year	29,750 77
Amount transferred to Special Reserves and Contingency Accounts:	
Loss on sale Victory Bonds, \$481.25; Income Tax applicable to previous years, \$2,326.83	2,808 08
Balance of account at December 31st, 1920	18,642 05
Total	51,200 90

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year:
On deposits, nil; on debenture stock, 5%.
2. Average rate of interest per annum earned by the Corporation during the year:
(a) On Mortgages of realty 8%.
(b) On other investments, 7%.
3. Loans written off, \$17,260.73.
4. Specify the officers of the Corporation who are under bond and for what sums respectively, Secretary-Treasurer, \$5,000.00.
5. What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
March 1st, and August 1st, 5%.
6. What is the date appointed for the Annual Meeting? March 23rd, 1921.
Date of last Annual Meeting? February 14th, 1920.
7. What is the amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement? \$4,284.00.
8. State the amount of actual cash receipts during the year for:
(a) interest on mortgage investments, \$40,301.21.
(b) interest on bonds and debentures and dividends on stocks, \$2,665.97.
9. State the amount of interest permanently capitalized during the year, \$1,343.30.

**THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED.
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.**

CONSTATING INSTRUMENTS

Incorporated under the Building Societies Act (R.S.O. 1877, c. 164), by declaration filed with the Clerk of the Peace of the County of York, 17th September, 1879, with the corporate name of the Real Estate Loan and Debenture Company.—Dcl. Book II, p. 57.

Letters Patent of Canada (6th April, 1883) incorporating the Company under the Canada Joint Stock Companies Act, 1877, with the corporate name of the Real Estate Loan Company of Canada, Limited.—Lib. 85, folio 282, Office of the Registrar-General of Canada. The capital authorized by this instrument was \$2,000,000, being the capital of the said the Real Estate Loan and Debenture Company, with the same powers throughout Canada as now possessed by the said the Real Estate Loan and Debenture Company, and for the same purposes and objects, subject always to the provisions of the said last mentioned Act (Canada J. S. Co.'s Act, 1877), and with all such further powers, purposes and objects as are conferred upon Loan Companies incorporated under the provisions of the said last mentioned Act.

1884. Act of the Dominion of Canada, 47 V., c. 101 (D), respecting sales of assets.

Supplementary Letters Patent of Canada, 20th June, 1892, reciting By-law No. 62 of the Company, and (as therein provided), reducing the capital stock from \$2,000,000 to \$1,600,000.

1913. Act of the Dominion of Canada, 3-4 George V., c. 184, increasing capital stock to \$2,000,000 in shares of \$100 each par value.

Head Office, Toronto, Ontario.

Officers

President—E. Douglas Armour, K.C. Manager—Edward L. Morton.
Vice-President—Edmund Wragge, M.I.C.E.
Auditors—H. D. Lockhart Gordon, Toronto. T. W. Black, Toronto.

Directors.

M. H. Aikins, M.D., Burnamthorpe. William A. Cooke, Toronto.
H. W. Mickle, Toronto.

Capital.

Amount of Capital Stock authorized	\$2,000,000 00
Amount subscribed:—	
Ordinary	500,000 00
Amount paid in cash:—	
Ordinary:—	
On \$500,000.00 fully called	500,000 00

Assets

1. Book value of real estate held by the corporation:—		
Freehold land (including buildings)		58,453 52
2. Amount secured by mortgage on real estate including:—		
First mortgages	\$1,001,934 24	
Agreements for sale	102,616 71	
Interest due	5,897 81	
Interest accrued	20,653 80	
		1,131,102 56
3. Amount of loans secured by stocks, bonds and other collateral:—		
Principal	3,400 00	
Interest accrued	111 86	
		3,511 86
4. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	51,942 79	
(b) Canadian municipalities, school districts and rural telephone companies	134,641 89	

Interest due	139 37	
Interest accrued	6,392 07	
		193,116 12
5. Cash on hand		60 00
6. Cash on deposit with banks		29,203 91
Total Assets		<u>1,415,447 97</u>

Liabilities

To THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding:—		Interest due	
	Amount.	and accrued.	
Payable in Canada	50,231 00	669 93	
Payable elsewhere than in Canada	554,483 69	3,722 54	
	604,714 69	4,392 47	
Total carried out			609,107 16
2. Amount of unclaimed deposits			257 33
3. Taxes due and accrued			9,000 00
4. All other liabilities			152 13
Total			<u>618,516 62</u>

To SHAREHOLDERS.

5. Due to Shareholders on Stock conversion	60 00
6. Special reserve funds, pending Real Estate realization	13,774 88
7. Reserve Fund	260,000 00
8. Dividends to shareholders declared and unpaid	17,783 50
9. Paid up capital	500,000 00
10. Balance of Profit and Loss Account	5,312 97
Total	<u>796,931 35</u>
Total Liabilities	<u>\$1,415,447 97</u>

Revenue Account

INCOME.

1. Interest earned.—	
(a) on mortgages	\$77,641 87
(b) on bonds, debentures and stocks	11,201 13
(c) on collateral loans	333 52
(d) on bank deposits	910 78
	<u>\$90,087 60</u>
2. All other revenue for year	9,844 25
Total	<u>99,931 85</u>

EXPENDITURE.

3. Interest incurred during the year on :—	
(a) debentures	31,553 59
(b) other borrowed money	108 20
	<u>31,661 79</u>
4. Amount by which assets were written down	4,823 65
5. Licenses and taxes other than taxes on real estate:	
(a) Dominion	2,361 57
(b) Provincial	1,052 69
(c) Municipal	69 69
	<u>3,483 95</u>
6. Commission on loans and on sale of debentures and real estate	556 39

7. All other expenses incurred:—Salaries and agents' fees, \$9,273 82; directors' fees, \$1,740.00; auditors' fees, \$400.00; legal fees, \$25.00; rents, \$854.15; printing and stationery, \$266.66; advertising, \$110.78; postage, telegrams, telephones and express, \$146.47; miscellaneous, \$1,023.29; total	18,840 17
8. Net profit transferred to Profit and Loss Account	45,565 90
Total	<u>\$99,931 85</u>

Profit and Loss Account

Balance brought forward from previous year	\$1,451 48
Amount transferred from Revenue account	45,565 90
Total	<u>47,017 38</u>
Dividends to shareholders declared during year	35,000 00
Reserved for Accrued Dominion Government Taxation	6,704 41
Balance of account at December 31st, 1920	5,312 97
Total	<u>47,017 38</u>

Miscellaneous

1. Average rate of interest per annum paid by the Corporation during the year:
On debentures 5.01%.
2. Average rate of interest per annum earned by the Corporation during the year
(a) On Mortgages of realty, 6.75%.
(b) On other investments, 6%.
3. Loans written off, \$4,823.65
4. Specify the officers of the Corporation who are under bond and for what sums respectively:
Manager and Agents at Winnipeg and Edmonton, \$5,000 each in Guarantee Co.
5. What were the Dividend-days of the Corporation in 1920, and what or rates of dividends were declared payable on those days respectively?
2nd July, 1920, 3½%; 3rd January, 1921, 3½%.
6. What is the date appointed for the Annual Meeting? 9th February, 1921.
Date of last Annual Meeting? 18th February, 1920.
7. State the amount of actual cash receipts during the year for:
(a) interest on mortgage investments, \$88,927.16.

**THE ROYAL LOAN AND SAVINGS COMPANY.
STATEMENT FOR THE YEAR 31st DECEMBER 1920.**

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act (Consol. Stat. U. C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Brant, on the 24th March, 1876 (Decl. Book 1, 3.).

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914. Chap. 184.

Head Office, Brantford, Ont.

Officers.

President—Christopher Cook.

Vice-President—Chas. B. Heyd.

Secretary—W. G. Helliker.

Auditors—F. W. Frank, Brantford; C. J. Parker, Brantford.

Directors.

A. J. Wilkes, K.C.

Geo. Wedlake.

A. K. Bunnell, F.C.A.

Christopher Cook.

Franklin Grobb.

Chas. B. Heyd.

Capital.

Amount of Capital Stock authorized	\$1,000,000 00
Amount subscribed:—	
Ordinary	600,000 00
Amount paid in cash	600,000 00

Assets.

1. Book value of real estate held by the corporation:—		
Office premises	\$50,000 00	
Freehold land (including buildings)	3,207 60	
		53,207 60
2. Amount secured by mortgage on real estate including:—		
First mortgages	\$1,540,474 97	
Agreements for sale	24,065 42	
Interest due	19,569 99	
Interest accrued	54,126 22	
		1,638,236 60
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$41,350.00 of the Company's own stock upon which \$41,350.00 has been paid.)		
Principal	\$86,496 76	
Interest due	443 40	
Interest accrued	1,057 95	
		87,998 11
4. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	\$171,787 38	
(b) Canadian municipalities, school districts and rural telephone companies	208,836 66	
Interest due	190 48	
Interest accrued	7,494 84	
		388,309 36
5. Book value of Stocks owned	\$317,023 50	
Accrued dividends thereon	9,130 09	
		326,153 59
6. Cash on hand		12,708 75
7. Cash on deposit with banks	\$110,552 54	
elsewhere	309 82	
		110,862 36
Total Assets		\$2,617,476 37

Liabilities.

To THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding:—			
	Amount.	Interest due and accrued.	
Payable in Canada	\$753,438 15	\$18,591 41	
Total carried out			772,029 56
2. Amount of money deposited with the corporation.....	\$741,970 45		
Interest accrued thereon		3,077 40	
			745,047 85
3. All other liabilities			8,675 89
Total			<u>\$1,525,753 30</u>

To SHAREHOLDERS.

4. Reserve Fund	470,000 00
5. Dividends to shareholders declared and unpaid	13,500 00
6. Paid up capital	600,000 00
7. Balance of Profit and Loss Account	8,223 07
Total	<u>1,091,723 07</u>
Total Liabilities	<u>\$2,617,476 37</u>

Revenue Account.

INCOME.

1. Rents earned,—(Including \$1,400.00 on office premises).	\$2,760 75
2. Interest earned,—	
(a) on mortgages	\$118,711 48
(b) on bonds, debentures and stocks	42,354 16
(c) on collateral loans	3,181 88
(d) on bank deposits	1,616 23
(e) other interest earned	1,302 50
	<u>167,166 25</u>
3 Profit on sale of securities and real estate	765 98
Total	<u>170,692 98</u>

EXPENDITURE.

4. Interest incurred during the year on:—	
(a) debentures and debenture stock	\$40,436 73
(b) deposits	25,707 64
	<u>66,144 37</u>
5. Licenses and taxes other than taxes on real estate:	
(a) Dominion	\$6,000 00
(b) Provincial	1,546 43
(c) Municipal	2,643 92
	<u>10,190 35</u>
6. Commission on loans and on sale of debentures and real estate.....	2,185 86
7. All other expenses incurred:—Salaries, \$10,310.00; directors' fees, \$3,310.00; auditors' fees, \$1,000.00; legal fees, \$525.75; printing and stationery, \$440.29; advertising, \$841.59; postage, telegrams, telephones and express, \$469.99; miscellaneous, \$4,468.50; total....	21,366 12
8. Net profit transferred to Profit and Loss Account	70,806 28
Total	<u>170,692 98</u>

Profit and Loss Account.

Balance brought forward from previous year	\$11,416 79
Amount transferred from Revenue account	70,806 28
Total	82,223 07
Dividends to shareholders declared during year	54,000 00
Added to Reserve Fund	20,000 00
Balance of account at December 31st, 1920	8,223 07
Total	82,223 07

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year:
on deposits, 3.92%; on debentures, 4.96%.
2. Average rate of interest per annum earned by the Corporation during the year:
(a) On Mortgages of realty, 7.61%.
(b) On other investments, 5.66%.
3. Specify the officers of the Corporation who are under bond and for what sums respectively:
Manager, \$15,000; Accountant and Teller, \$5,000; Asst. Accountant, \$2,500;
Ledger Keeper, \$2,500; Clerk, \$2,500; Stenographer, \$1,000; Messenger, \$1,500.
4. What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
January 2nd, 2¼%; April 1st, 2¼%; July 1st, 2¼%; October 1st, 2¼%.
5. What is the date appointed for the Annual Meeting? February 9th, 1921.
Date of last Annual Meeting? February 11th, 1920.
6. State the amount of actual cash receipts during the year for:
(a) interest on mortgage investments, \$114,041.78.
(b) interest on bonds and debentures and dividends on stocks, \$42,317.86.
(c) loans on collateral security, \$2,458.33.
(d) net revenue from real estate, \$1,400.00.

THE SECURITY LOAN AND SAVINGS COMPANY, ST. CATHARINES.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act. (Consol. Stat. U. C., c. 53), by declaration filed with the Clerk of the Peace for the County of Lincoln on the 12th March, 1870. The original corporate name was The Security Permanent Building and Savings Society.

The Corporate name was changed to The Security Loan and Savings Company, St. Catharines, in 1876, by 39 V, c. 64 (D); and also by Order-in-Council of Ontario, dated 18th August, 1876.

The lending and the borrowing powers of the Company are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Head Office, St. Catharines, Ont.

Officers.

President—Henry J. Taylor.

Manager and Secretary—E. F. Dwyer.

Vice-President—J. H. Ingersoll, K.C.

Auditors—John Albert Pay; Stanley G. Smith.

Directors.

Henry J. Taylor.

Albany W. Moore.

J. H. Ingersoll, K.C.

Jabez Newman.

Dr. W. H. Merritt.

Harry Southcott.

E. F. Dwyer.

Capital.

Amount of Capital Stock authorized	\$1,000,000 00
Amount subscribed:—	
Ordinary	532,300 00
Amount paid in cash	532,300 00

Assets.

1. Book value of real estate held by corporation:—		
Office premises	21,100 00	
		21,100 00
2. Rents due		71 47
3. Amount secured by mortgage on real estate including:—		
First mortgages	\$986,750 45	
Second and subsequent mortgages	1,500 00	
Interest due	2,882 14	
Interest accrued	15,089 09	
		1,006,221 68
4. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$6,480.00 of the Company's own stock upon which \$549.35 has been paid.)		
Principal	\$5,930 65	
Interest due	18 44	
Interest accrued	164 25	
		6,113 34
5. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	\$129,566 90	
(b) Canadian municipalities, school districts and rural telephone companies	23,845 69	
Interest accrued	1,393 79	
		154,806 38
6. Cash on hand		2,677 18
7. Cash on deposit with banks		39,791 97
8. All other assets		3,952 87
Total Assets		1,234,734 89

Liabilities.

TO THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding:—		
Payable in Canada	\$83,656 00	
Interest due and accrued	809 12	
Total carried out		84,465 12
2. Amount of money deposited with the corporation	\$415,196 38	
Interest accrued thereon	6,039 83	
		421,236 21
Total		505,701 33

TO SHAREHOLDERS.

3. Special reserve funds (give items and amounts)	175,000 00
4. Contingency fund	3,374 00
5. Dividends to shareholders declared and unpaid	15,969 00
6. Paid up capital	532,300 00
7. Balance of Profit and Loss Account	2,390 56
Total	729,033 56
Total Liabilities	1,234,734 89

Revenue Account.

INCOME.

1. Rents earned,—on office premises	529 00
2. Interest earned,—	
(a) on mortgages	68,811 16
(b) on bonds debentures and stocks	8,296 18
(c) on bank deposits	342 90
(d) other interest earned	330 38
	77,780 62
3. All other revenue for year	46 09
Total	78,355 71

EXPENDITURE.

4. Interest incurred during the year on:—	
(a) debentures and debenture stock	4,072 07
(b) deposits	11,842 03
(c) other borrowed money	126 53
	16,040 63
5. Licenses and taxes other than taxes on real estate:	
(a) Dominion	3,393 32
(b) Provincial	879 48
(c) Municipal	872 12
	5,144 92
6. All other expenses incurred:—Salaries, \$5,714.59; directors' fees, \$2,000.00; auditors' fees, \$400.00; legal fees, \$15.00; travelling expenses, \$443.12; printing and stationery, \$282.08; advertising, \$144.70; postage, telegrams, telephones and express, \$154.27; miscellaneous, \$1,051.19; total	10,204 95
7. Net Profit transferred to Profit and Loss Account	46,965 21
Total	78,355 71

Profit and Loss Account

Balance brought forward from previous year	5,737 35
Amount transferred from Revenue account	46,965 21
Total	52,702 56
Dividends to shareholders declared during year	31,938 00
Amount transferred to Special Reserves and Contingency Accounts	18,374 00
Balance of account at December 31st, 1920	2,390 56
Total	52,702 56

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year:
on deposits, 3.26%; on debentures, 4.48%.
2. Average rate of interest per annum earned by the Corporation during the year:
(a) On mortgages of realty, 7.10%.
(b) On other investments, 5.80%.
3. Specify the officers of the Corporation who are under bond and for what sums respectively:
Manager and Secretary, \$10,000.00; Accountant, \$5,000.00; Assistant, \$2,000.00.
4. What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
January 2nd, 3%; July 2nd, 3%.
5. What is the date appointed for the Annual Meeting? Third Thursday in February.
Date of last Annual Meeting? February 19th, 1920.
6. State the amount of actual cash receipts during the year for:
(a) interest on mortgage investments, \$68,073.57.
(b) interest on bonds and debentures and dividends on stocks, \$8,543.86.
(c) loans on collateral security, "Life Insurance," \$7,462.75.
(d) net revenue from real estate, \$60.00.
7. State the amount of interest permanently capitalized during the year, \$52.50.

**THE SOUTHERN LOAN AND SAVINGS COMPANY.
STATEMENT FOR THE YEAR ENDING 31st DECEMBER 1920.**

CONSTATING INSTRUMENTS.

Incorporated under the "Building Societies' Act" Con. Stat. U.C., Chapter 53—24 November, 1870. Commenced business 1870 as "The Southern Counties Permanent Building & Savings Society." Amendments to charter—Name changed to "The Southern Loan and Savings Company" by Order-in-Council, 10th April, 1879.

This Company was, under the provisions of the Loan Corporations' Act, formed by the amalgamation of the Southern Loan and Savings Company, The South-Western Farmers' and Mechanics' Loan Society and the Star Loan Company.

The agreement for the amalgamation of these Companies under the name of The Southern Loan and Savings Company was duly executed by the said several Corporations on the twenty-third day of September, A.D. 1903, and duly ratified by the shareholders of the said respective Corporations on the seventh day of November, A.D. 1903, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council, dated twenty-fifth day of November, A.D. 1903.

The lending and the borrowing powers are governed by the Loan and Trust Corporations' Act, R.S.O. 1914, chap. 184.

Head Office, St Thomas, Ont.

Officers.

President—George K. Crocker.
Vice-Presidents—Robert Kains.
James A. Bell.

Manager—J. W. Stewart.
Secretary—J. W. Stewart,

Auditors—R. W. Johnson, C.A., E. H. Caughell.

Directors.

E. A. Miller, Aylmer, Ont.
W. L. Wickett, St. Thomas, Ont.

James H. Hopkins, St. Thomas, Ont.
C. W. Marlatt, St. Thomas, Ont.

Capital.

Amount of Capital Stock authorized	\$900,000 00
Amount subscribed:—	
Ordinary	900,000 00
Amount paid in cash:—	900,000 00

Assets.

1. Book value of real estate held by the corporation:—		
Office premises		20,000 00
2. Amount secured by mortgage on real estate including:—		
First mortgages	2,149,244 26	
Second and subsequent mortgages	200 00	
Agreements for sale	20,212 91	
Interest due	8,126 17	
Interest accrued	53,710 06	
		2,231,493 40
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	10,992 75	
Interest accrued	188 27	
		11,181 02
4. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	211,769 60	
(b) Canadian municipalities, school districts and rural telephone companies	36,773 30	
Interest accrued	2,145 30	
		250,688 20
5. Cash on hand		7,166 80
6. Cash on deposit with banks		40,640 31
Total Assets		2,561,169 73

Liabilities.

TO THE PUBLIC.

		Amount.	Interest due and accrued.	
1. Amount of debentures and debenture stock issued and outstanding:—				
Payable in Canada	\$762,300 00	20,635 21		
Total carried out				782,935 21
2. Amount of money deposited with the corporation	529,337 20			
Interest accrued thereon	10,648 34			
				539,985 54
3. All other liabilities				2,705 80
Total				1,325,626 55

TO SHAREHOLDERS.

4. Reserve Fund	285,000 00
5. Dividends to shareholders declared and unpaid	36,000 00
6. Paid up capital	900,000 00
7. Balance of Profit and Loss Account	14,543 18
Total	1,235,543 18
Total Liabilities	2,561,169 73

Revenue Account.

INCOME.

1. Rents earned	239 69
2. Interest earned,—	
(a) on mortgages	149,787 79
(b) on bonds, debentures and stocks	14,929 43
(c) on collateral loans	746 54
	165,463 76
3. All other revenue for year	1,513 46
Total	167,216 91

EXPENDITURE.

4. Interest incurred during the year on:—	
(a) debentures and debenture stock	40,294 22
(b) deposits	21,547 68
(c) other borrowed money	226 73
	62,068 63
5. Licenses and taxes other than taxes on real estate:	
(a) Dominion	9,089 09
(b) Provincial	1,639 24
(c) Municipal	1,465 52
	12,193 85
6. Commission on loans and on sale of debentures and real estate	1,912 75
7. All other expenses incurred:—Salaries, \$9,250.83; directors' fees, \$895.00; auditors' fees, \$600.00; rents, \$500.00; travelling expenses, \$162.93; printing and stationery, \$673.27; advertising, \$264.63; postage, telegrams, telephones and express, \$246.04; miscellaneous, \$687.48; total	13,280 18
8. Net profit transferred to Profit and Loss Account	77,761 50
Total	167,216 91

Profit and Loss Account.

Balance brought forward from previous year	14,781 68
Amount transferred from Revenue Account	77,761 50

Total	92,543 18
Dividends to shareholders declared during year	63,000 00
Amount transferred to Reserves	15,000 00
Balance of account at December 31st, 1920	14,543 18
Total	92,543 18

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year on deposits, 3.56%; on debentures, 5.28%.
2. Average rate of interest per annum earned by the Corporation during the year:
 - (a) On Mortgages of realty, 6.67%.
 - (b) On other investments, 5.58%.
3. Specify the officers of the Corporation who are under bond and for what sums respectively:
 Manager, \$8,000.00; Inspector, \$1,000.00; Accountant, \$5,000.00; Teller, \$4,000.00; Bookkeeper, \$3,000.00.
4. What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
 January 2nd, 1920, 4%; July 2nd, 1920, 3%.
5. What is the date appointed for the Annual Meeting? February 17th, 1921.
 Date of last Annual Meeting? February 19th 1920.
6. State the amount of actual cash receipts during the year for:
 - (a) interest on mortgage investments, 144,076.12.
 - (b) interest on bonds and debentures and dividends on stocks, \$12,784.13.
 - (c) loans on collateral security, \$476.12.
 - (d) net revenue from real estate (office premises), \$239.69.
7. State the amount of interest permanently capitalized during the year, \$8,826.70.

THE TORONTO MORTGAGE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

CONSTATING INSTRUMENTS.

This Company was, under the provisions of the Loan Corporations Act, formed by the amalgamation of the Building and Loan Association with the Union Loan and Savings Company.

The agreement for the amalgamation of these Companies under the new corporate name of The Toronto Mortgage Company was executed by both Companies on the 27th September, 1899; was ratified by the shareholders of the respective Companies, on the 15th November, 1899 and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council dated 15th December, 1899.

Head Office, Toronto.

Officers.

President—Wellington Francis, K.C.

Manager—Walter Gillespie.

Vice-President—Herbert Langlois.

Auditors—James Hardy, Toronto. E. R. C. Clarkson, Toronto.

Directors.

Wellington Francis, K. C.

Thomas H. Wood.

Walter Gillespie.

C. S. Gzowski.

Herbert Langlois.

Thomas Gilmour.

Geo. S. Henry.

Capital.

Amount of Capital Stock authorized	\$1,445,860 00
Amount subscribed	724,550 00
Amount paid in cash:	724,550 00
Ordinary:—	

Assets.

1. Book value of real estate held by the corporation:—	
Office premises	45,000 00
2. Amount secured by mortgage on real estate including:—	
First mortgages	1,775,355 57
Interest due	1,886 04
	1,777,241 61
3. Amount of loans secured by stocks, bonds and other collateral:—	
Principal	144,608 64
4. Book value of bonds, debentures and debenture stocks:—	
(a) Government:—Dominion, Provincial and United Kingdom	460,967 13
(b) Canadian municipalities, school districts and rural telephone companies	528,152 84
(c) All other bonds	34,603 73
Interest due	16 35
	1,023,740 05
5. Book value of stocks owned	60,200 00
6. Cash on hand	2,907 02
7. Cash on deposit with banks	114,805 02
Total Assets	3,168,502 34

Liabilities.

To THE PUBLIC

1. Amount of debentures issued and outstanding.—

	amount	Interest due and accrued.
Payable in Canada	\$239,317.65	\$4,712.08
Payable elsewhere than in Canada.....	1,332,281.07	12,123.08
	<u>1,571,598.72</u>	<u>16,835.16</u>

Total carried out 1,588,423 88

2. Amount of money deposited with the Corporation 92,284 70

3. Taxes due and accrued 9,304 80

Total 1,690,023 38

To SHAREHOLDERS.

4. Reserve Fund	700,000 00
5. Dividends to shareholders unpaid	16,340 63
6. Paid up capital	724,550 00
7. Balance of Profit and Loss Account	37,588 33

Total 1,478,478 96

Total Liabilities 3,168,502 34

Revenue Account.

INCOME.

1. Rents earned on office premises. 3,786 82

2. Interest earned,—

(a) on mortgages	\$136,317 47	
(b) on bonds, debentures and stocks	64,045 31	
(c) on collateral loans	9,731 21	
(d) on bank deposits	2,761 16	
	<u>212,855 15</u>	

3. Profit on exchange in connection with the payment of
Interest on Debentures 11,365 00

Total 228,006 97

EXPENDITURE.

4. Interest incurred during the year on:—

(a) debentures at the par of exchange	87,100 20	
(b) deposits	3,329 27	
	<u>90,429 47</u>	

5. Amount by which assets were written down, bonds, etc. 11,365 00

6. Licenses and taxes other than taxes on real estate:

(a) Dominion	6,227 82	
(b) Provincial	1,341 23	
(c) Municipal	482 66	
(d) British	450 00	
	<u>8,501 71</u>	

7. Commission on loans and on sale of debentures 2,568 51

8. All other expenses incurred:—Salaries, \$14,499.51; directors' fees,
\$3,000.00; auditors' fees, \$1100.00; legal fees, 325.00; rents
\$1,272.00; printing, postage and stationery, etc. \$1,560.70; Total 21,757 21

9. Net profit transferred to Profit and Loss Account 93,385 07

Total 228,006 97

Profit and Loss.

Balance brought forward from previous year	\$39,412 76
Amount transferred from Revenue account	93,385 07
Total	132,797 83
Dividends to shareholders declared during year	65,209 50
Amount transferred to Special Reserves Account	30,000 00
Balance of account at December 31st, 1920	37,588 33
Total	132,797 83

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year on deposits 3.545% on debentures 5.425%;
2. Average rate of interest per annum earned by the Corporation during the year
 - (a) On Mortgages of realty 6¾%
 - (b) On other investments 6¼%
3. Specify the officers of the Corporation who are under bond and for what sums respectively all in sums of \$1,000.00 to \$5,000.00
4. What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
9%—quarterly 1st April, July, October, January.
5. What is the date appointed for the Annual Meeting? February 9th, 1921.
Date of last Annual Meeting? February 11th, 1920.
6. State the amount of actual cash receipts during the year for:

(a) interest on mortgage investments	136,333 95
(b) interest on bonds and debentures and dividends on stocks ..	64,028 96
(c) loans on collateral security	9,731 21
(d) net revenue from real estate	3,786 82
(e) Bank interest	2,761 16
7. State the amount of interest permanently capitalized during
the year 1,042 03

**THE VICTORIA LOAN AND SAVINGS COMPANY.
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.**

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, 1887, c. 169, as amended by 56 V, c. 31 (O.), by declaration filed with the Clerk of the Peace for the County of Victoria, on the 4th September, 1897.

The operations of the Company were for a time by law restricted to the County of Victoria (56 V, c. 31), continued by R.S.O. 1897, c. 205, s. 8 (4); but the Company having fulfilled the statutory requirements, was by Letters Patent of Ontario, bearing date 11th November, 1898, relieved from the above restriction of its operations.

February 1st, 1910—Order-in-Council authorizing Company to receive Trust funds on deposit.

September 27th, 1911—Increase of Capital Stock from \$300,000.00 to \$500,000.00.

May 31st, 1920—Increase of Capital Stock from \$500,000.00 to \$1,000,000.00

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Head Office, Lindsay Ontario.

.....

Officers.

President—William Flavelle.

Manager—C. E. Weeks.

Vice-Presidents—R. J. McLaughlin, K.C.

W. H. Clarke, M. D.

Auditors—Rutherford, Williamson & Co., John D. Wallace, Toronto.

Directors.

J. B. Begg, Lindsay.

W. H. Stevens, Lindsay

W. Walden, Lindsay.

H. J. Lytle, Lindsay.

C. E. Weeks, Lindsay.

T. H. Stinson, Lindsay.

Capital.

Amount of Capital Stock authorized	\$1,000,000 00
Amount subscribed:—	
Ordinary	640,000 00
Amount paid in cash:—	640,000 00

Assets.

1. Book value of real estate held by the corporation:—		
Office premises	\$14,355 00	
Freehold land (including buildings)	32,314 21	
		46,669 21
2. Amount secured by mortgage on real estate including:—		
First mortgages	1,979,203 07	
Interest due	43,764 41	
Interest accrued	38,035 86	
		2 061,003 34
3. Amount of loans secured by stocks, bonds and other collateral:—		
Principal	46,530 20	
Interest accrued	511 83	
		47,042 03
4. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	327,254 71	
(b) Canadian municipalities, school districts and rural telephone companies	580,556 97	
(c) All other bonds	59,085 17	
Interest accrued	32,670 95	
		999,567 80
5. Book value of stocks owned	7,700 00	

Accrued dividends thereon	70 00	
		7,770 00
6. Cash on hand		70,427 37
7. Cash on deposit with banks		60,368 53
Total Assets		<u>3,292,848 28</u>

Liabilities.

TO THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding :—		Interest due and accrued	
	Amount.		
Payable in Canada	\$1,118,103 67	39,766 55	
Payable elsewhere than in Canada ..	11,047 33	83 25	
	<u>1,129,151 00</u>	<u>39,849 80</u>	
Total carried out			1,169,000 80
2. Amount of money deposited with the corporation			1,094,734 42
3. All other liabilities			2,381 50
Total			<u>2,266,116 72</u>

TO SHAREHOLDERS.

4. Reserve Fund		362,000 00
5. Unclaimed Dividends		122 00
6. Dividends to shareholders declared and unpaid		15 368 06
7. Paid up capital		640,000 00
8. Balance of Profit and Loss Account		9,241 51
Total		<u>1,026,731 56</u>
Total Liabilities		<u>3,292,848 28</u>

Revenue Account.

INCOME.

1. Rents earned,—(Including \$331.35 on office premises)		368 95
2. Interest earned,—		
(a) on mortgages	135,577 79	
(b) on bonds, debentures and stocks	63,041 32	
(c) on bank deposits	1,794 67	
(d) other interest earned	<u>3,281 53</u>	
		203,695 31
3. Profit on sale of securities and real estate		2,091 58
4. Agency fees and commissions earned		186 12
5. All other revenue for year		1,980 02
Total		<u>208,321 98</u>

EXPENDITURE.

6. Interest incurred during the year on:—		
(a) debentures and debenture stock	59,874 89	
(b) deposits	37,969 35	
(c) other borrowed money	<u>2,341 19</u>	
		100,185 43
7. Loss in sale of securities and real estate		104 00
8. Licenses and taxes other than taxes on real estate:		
(a) Dominion	6,849 10	
(b) Provincial	<u>1,661 74</u>	
		8,510 84
9. Commission on loans and on sale of debentures and real estate		1,384 54
10. All other expenses incurred:—Salaries, \$11,578.74 directors' fees, \$4,400.00; auditors' fees, \$599.99; legal fees, \$41.00; rents, \$25.00; travelling expenses, \$196.00; printing and stationery, \$1,130.69; advertising, \$483.26; postage, telegrams, telephones and express,		

\$698.34; fuel, water and light, \$128.54; subscriptions, \$196.00; fixtures and repairs, \$237.83; guarantee bonds, \$246.81; association fees and taxes, \$591.35; exchange \$1.13; total	20,554 68
11. Net profit transferred to Profit and Loss Account	77,582 49
Total	208,321 98

Profit and Loss.

Balance brought forward from previous year	9,165 52
Amount transferred from Revenue account	108,136 55
Premium on capital stock during year	16,000 00
Total	133,602 07
Dividends to shareholders declared during year	51,806 50
Amount transferred to Special Reserves and Contingency Accounts	42,000 00
Expenses, commissions, taxes etc.	30,554 06
Balance of account at December 31st, 1920.	9,241 51
Total	133,602 07

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year: on deposits 4% on debentures 5.08%; . . .
2. Average rate of interest per annum earned by the Corporation during the year
 - (a) On Mortgages of realty 7.34%
 - (b) On other investments, 6.44%
3. Specify the officers of the Corporation who are under bond and for what sums respectively. Manager, \$5,000.00; Assistant Manager, \$5,000.00; Teller, \$5,000.00; Accountant, \$4,000.00; Stenographer and Accountant, \$4,000.00.
4. What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?.....
 January 1st, 1920, 2%, April 1st, 2%, July 1st, 2%, October 1st, 2%.
 A further bonus ½ of one per cent was declared and included in dividend paid January 1st, 1921.
5. What is the date appointed for the Annual Meeting? First Tuesday in February.
 Date of last Annual Meeting? February 1st, 1921.
6. State the amount of actual cash receipts during the year for:
 - (a) interest on mortgage investments 122,969 15
 - (b) interest on bonds and debentures and dividends on stocks 63,844 82
 - (c) net revenue from real estate 331 35
7. State the amount of interest permanently capitalized during the year 3,397 56
8. State maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise, and the amount and particulars of such securities; also amount owing December 31st, 1920.
 maximum 23,042 75
 owing 19,495 55

THE WATERLOO COUNTY LOAN AND SAVINGS COMPANY.
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

CONSTATING INSTRUMENTS.

Incorporated by Letters Patent 7th April, 1913, under the Loan and Trust Corporations Act, 2 George V., 1912, chap. 34, now R.S.O. 1914, chap. 184.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chapter 184.

Head Office, Waterloo Ontario.

Officers.

President—Thomas Hilliard, Waterloo. *Manager*—P. V. Wilson.
Vice-President—Edward F. Seagram, Waterloo.
Auditors—J. M. Scully, Kitchener J. Scully, Kitchener.

Directors.

Thomas Hilliard, Waterloo.	J. M. Scully, Kitchener.
Ford S. Kumpf, Waterloo.	J. H. Gundy, Toronto.
Fred. Halstead, Waterloo.	Geo. D. Forbes, Hespeler.
Simon B. Bricker, Waterloo.	A. J. Kimmel, Coburg.
Dr. W. L. Hilliard, Waterloo.	H. J. Sims, K.C., Kitchener.
E. F. Seagram, Waterloo.	

Capital.

Amount of Capital Stock authorized 20,000 shares.....	2,000,000 00
Amount subscribed:—	
Amount paid in cash:—	
Ordinary	687,600 00
On \$653,700.00 stock fully called	626,883 10
On \$33,900.00 instalment stock	11,881 72
	638,764 82

Assets.

1. Book value of real estate held by the corporation:—		
Office premises	77,359 00	
Freehold land (including buildings)	36,124 19	
		113,483 19
2. Amount secured by mortgage on real estate including:—		
First mortgages	975,345 02	
Agreement for sale	25,808 04	
Interest due	22,026 11	
Interest accrued	17,353 11	
		1,040,532 28
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$23,500 of the Company's own stock upon which \$23,500 has been paid.)		
Principal	57,756 40	
Interest due	193 51	
Interest accrued	110 01	
		58,059 92
4. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	504,072 19	
(b) Canadian municipalities, school districts and rural telephone companies	757,679 70	
(c) All other bonds	132,035 70	
Interest due	14,060 51	
Interest accrued	27,606 35	
		1,435,454 45
5. Cash on hand		33,083 44
6. Cash on deposit with banks		100,303 74
Total Assets		2,789,917 02

Liabilities.

TO THE PUBLIC.

1. Amount of debentures and debenture stock issued and outstanding:—			
	Amount	Interest due and accrued.	
Payable in Canada	\$631,912 42	\$11,313 30	
Total carried out			643 225 72
2. Amount of money deposited with the corporation			1,127,700 92
3. Money borrowed elsewhere:—			
With security		225,000 00	
Interest due and accrued thereon		4,195 23	229,195 22
Total			2,000,121 87

TO SHAREHOLDERS.

4. Reserve Fund	120,000 00
5. Contingency fund	9,500 86
6. Dividends to shareholders declared and unpaid	19,032 95
7. Paid up capital	638,764 82
8. Balance of Profit and Loss Account	2,496 52
Total	789,795 15
Total Liabilities	2,789,917 02

Revenue Account.

Income

1 Rents earned,—(Including \$3,896.00 on office premises).	3,896 00
2. Interest earned,—	
(a) on mortgages	65,880 09
(b) on bonds, debentures and stocks	103,033 08
(c) on collateral loans	3,122 58
(d) on bank deposits	985 80
	176,917 55
3. All other revenue for year (with details on page 6) exchange	1,197 69
Total	178,115 24

Expenditure

4. Interest incurred during the year on:—	
(a) debentures and debenture stock	28,377 01
(b) deposits	51,180 53
(c) other borrowed money	11,158 79
	90,716 33
5. Licenses and taxes other than taxes on real estate:	
(a) Dominion	1,482 97
(b) Provincial	1,037 77
(c) Municipal	555 67
	3,076 41
6. Commission on loans and on sale of debentures and real estate	1,698 04
7. All other expenses incurred:—Salaries, \$15,058.75; directors' fees, \$865.50; auditors' fees, \$400.00; legal fees, \$187.37; rents 3,172.86; travelling expenses, \$184.25; printing and stationery, \$1,074.20; advertising, \$2,664.73; postage, telegrams, telephones and express, 306.39; miscellaneous, \$1,715.58; total	25,629 63
8. Net profit transferred to Profit and Loss Account	56,994 83
Total	178,115 24

Profit and Loss Account.

Balance brought forward from previous year	2,256 04
Amount transferred from Revenue account	56,994 83
Premium on capital stock sold during year	1,753 00
Total	61,003 87

Dividends to shareholders declared during year	37,507 35
Amount transferred to Special Reserves and Contingency Accounts	21,000 00
Balance of account at December 31st, 1920	2,496 52
Total	61,003 87

Miscellaneous-

1. Average rate of interest per annum paid by the Corporation during the year:
on deposits 4% on debentures 5%,
2. Average rate of interest per annum earned by the Corporation during the year :
(a) On Mortgages of realty 7.21 :
(b) On other investments 6.22:
3. Loans written off, \$6,299.14:
4. Specify the officers of the Corporation who are under bond and for what sums respectively, P. V. Wilson, \$5,000.00, E. C. Haedke \$5,000.00, L. G. Bauman \$5,000.00, W. Hartlung, \$5,000.00, E. S. Playford, \$5,000.00.
5. What were the Dividend days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively ?
January 2nd, 1920 6% July 2nd, 1920 6%
6. What is the date appointed for the Annual Meeting ? February 10th 1921
Date of last Annual Meeting ? February 12th 1920
7. State the amount of actual cash receipts during the year for:
(a) interest on mortgages investments 57,751 60
(b) interest on bonds and debentures and dividends on stock 91,892 90
(c) loans on collateral security 3,217 43
(d) net revenue from real estate 3,896 00
8. State the amount of interest permanently capitalized during the year 1,360 35
9. State the maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise, and the amount and particulars of such securities; also amount owing December, 31st, 1920:
maximum 4,700 00
owing 3,000 00

II. LOAN COMPANIES.

B. COMPANIES HAVING TERMINATING AS WELL AS PERMANENT STOCK OR HAVING TERMINATING STOCK ONLY.

(SEE 4 EDW. VII. (1904) CHAPTER 17, SECTION (6))

DETAILED REPORTS OF THE SEVERAL COMPANIES.

THE HOME BUILDING AND SAVINGS ASSOCIATION OF OTTAWA.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies' Act (R.S.O., 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of Carleton, on the 24th June, 1890 (Decl. Book II., 119.) The Company, for purposes of distinction, ordinarily uses the words "of Ottawa" as part of its corporate name, but those words do not appear in the declaration of incorporation.

The lending and the borrowing powers are governed by the Loan and Trust Corporations' Act, R.S.O., 1914, chap. 184.

Head Office, 69 Sparks St. Ottawa.

Officers.

President—**Enoch B. Butterworth**

Manager—**Alexander H. Fitzsimmons.**

Vice-President—**D. M. Finnie**

Auditors'—**A. A. Crawley, Ottawa, A. M. Milne, Ottawa**

Directors.

John C. Scott,
Walter M. Ross.

F. H. Chrysler, K. C.
R. A. Sproule.

Geo. L. Snelling.

Capital.

Amount of Capital Stock authorized		1,000,000 00
Amount paid in cash	115,801 60	115,801 60

Assets.

1. Book value of real estate held by the corporation		
Freehold land (including buildings)		47,448 34
2. Amount secured by mortgage on real estate including:—		
First mortgages	117,909 24	
Interest due	4,180 20	
Interest accrued	423 69	
		122,513 12
3. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral 122 shares of the Company's own stock upon which \$13,701.60 has been paid.)		
Principal		5,125 00
4. Cash on deposit with banks		10,348 71
5. All other assets.		1,838 48
Total Assets		187,273 66

Liabilities.

TO THE PUBLIC

1. Money borrowed with security	35,000 00	
Interest due and accrued thereon	548 40	35,548 40
2. All other liabilities		6,777 63
Total		42,326 03

TO SHAREHOLDERS

3. Contingency fund		3,650 00
4. Paid up capital (Instalments paid on stock)		116,880 40
5. Balance of Profit and Loss Account		24,417 23
Total		124,947 63
Total Liabilities		187,273 66

Revenue Account.

INCOME.

1. Rents earned,—	3,288 43
2. Interest earned,—	
(a) on mortgages	7,627 82
(b) on collateral loans	269 90
(c) on bank deposits	452 53
	8,350 25
3. All other revenue for year	199 75
Total	11,838 43

EXPENDITURE

4. Interest incurred during the year on:—	
(a) Toronto General Trusts Corporation account	2,562 51
(b) Mortgage account	384 64
(c) Interest on stock matured, or withdrawn	4,452 76
5. Licenses and taxes other than taxes on real estate:	
(a) Provincial	63 20
6. All other expenses incurred:—Salaries, \$1,800.00, auditor's fees, \$100.00; legal fees, \$120.00; printing and station- ery, \$42.75; real estate taxes and maintenance, \$1,833.88; total....	3,896 63
7. Net profit transferred to Profit and Loss Account	478 69
Total	11,838 43

Miscellaneous.

- Average rate of interest per annum earned by the Corporation during the year
 - On Mortgages of realty 7.3%.
 - On other investments 7.6%.
- Specify the officers of the Corporation who are under bond and for what sums respectively: Manager \$5,000.00.
- What is the date appointed for the Annual Meeting? Third Friday in January.
Date of last Annual Meeting? January 21st 1921.
- State the amount of actual cash receipts during the year for:
 - interest on mortgage investments 6,253 09
 - loans on collateral security 269 90
 - net revenue from real estate 1,454 55
- State maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an over-draft or direct advance, secured or otherwise, and the amount and particulars of such securities; also amount owing December 31st, 1920:
\$3,500.00 maximum, \$4,200.00 owing.

NIAGARA FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

CONSTATING INSTRUMENTS.

Declaration of Incorporation filed with the Clerk of the Peace for the County of Welland on the 5th March, 1894 (Decl. Book I, 29.)

Incorporated under the Building Societies' Act R.S.O., 1887, c. 169, s. 2, as amended by 56 V., c. 31, s. 1, which (continued by R.S.O. 1897, c. 205, s. 8 (4)) has the effect of limiting the operations of the Association to the County of Welland.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

Head Office, Niagara Falls, Ontario.

Officers.

President—Robert P. Slater

Manager—Belle M. Benson.

Vice-Presidents—Richard F. Carter

Secretary—Belle M. Benson.

Wallace W. Robertson

Auditors—Thos. J. Robertson, Niagara Falls, W. J. McMurray, Niagara Falls.

Directors.

Janet R. Harriman.

Joseph G. Cadham.

John Muir.

James Harriman.

James H. McGarry.

Robert P. Slater

Richard F. Carter.

Wallace W. Robertson.

Belle M. Benson.

Fred. W. Swannell.

Capital.

Amount paid in cash:—

On paid up stock	444,340 00
On instalment stock	122,666 87
On mortgage stock	151,299 97

Assets.

1. Amount secured by mortgage on real estate including:—

First mortgages	815,880 00
2. Cash on hand	4,708 63
3. All other assets	800 00

Total Assets 821,388 63

Liabilities.

1. Mortgage stock	151,299 94
2. Instalment stock	122,666 87
3. Special reserve funds	38,666 62
4. Contingency fund	3,513 45
5. Dividends to shareholders declared and unpaid	58,691 75
6. Paid up shares	444,340 00
7. Loans in process of completion	2,210 00

Total Liabilities 821,388 63

Revenue Account.

INCOME

1. Interest earned,—

On mortgages	42,092 48
2 All revenue for year	26,736 04

Total 68,828 52

EXPENDITURE.

3. Interest incurred during the year on:—		
(a) Paid up shares	23,491 09	
(b) deposits, instalments and mortgage	22,499 79	
		45,990 88
4. Licenses and taxes other than taxes on real estate:		
(a) Dominion	634 30	
(b) Provincial	328 20	
(c) Municipal	29 25	
		991 75
5. All other expenses incurred:—Salaries, \$2,896.00; directors' fees, \$3,400.00; auditors' fees, \$200.00; rents, \$300.00; printing and stationery, \$200.00; advertising, \$200.00; postage, telegrams, telephones and express, \$150.00; rebates, \$1,000.00; miscellaneous, \$832.82; total		9,178 82
6. Net profit transferred to Profit and Loss Account		12,667 07
Total		68,828 52

Profit and Loss.

Amount transferred from Revenue account	68,828 52
Total	68,828 52
Dividends to shareholders declared during year	45,990 89
Amount transferred to Special Reserves and Contingency Accounts	12,667 06
Management expenses etc.	10,170 57
Total	68,828 52

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year on installment stock, 9%; paid up shares, 6%.
2. Average rate of interest per annum earned by the Corporation during the year, On Mortgages of realty, 6%.
3. Loans written off, \$72,150.00
4. Specify the officers of the Corporation who are under bond and for what sums respectively; Alex Fraser, K. C., Solicitor, 2,000.00; Belle M. Benson, Secy-Treas. 2,000.00.
5. What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively ?
June 30th, 4%, December 31st, 1920, 5%; Instalment stock.
June 30th, 3%, December 31st, 1920, 3%; Paid up stock.
6. What is the date appointed for the Annual Meeting ? February 22 1921.
Date of last Annual Meeting ? March 2 1920.
Directors Meeting each week.
7. State the amount of actual cash receipts during the year for:
Interest on Mortgage investments 42,192 48

OWEN SOUND LOAN AND SAVINGS COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, R. S. O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Grey, on the 1st April, 1889.

The lending and borrowing powers are governed by the Loan and Trusts Corporations Act, R. S. O. 1914, chap. 184.

Head Office, Owen Sound.

Officers.

President—W. A. Bishop.

Manager—C. A. Fleming.

Vice-President—J. M. Kilbourn.

Secretary—C. A. Fleming.

Auditors—A. F. Armstrong, Owen Sound. J. C. Kennedy, Owen Sound.

Directors.

W. A. Bishop, Owen Sound.

J. M. Kilbourn, Owen Sound.

E. J. Harrison, Owen Sound.

M. Forhan, Owen Sound.

N. P. Horton, Owen Sound.

W. G. McLauchlan, Owen Sound.

R. W. Bishop, Owen Sound.

Chas. Julyan, Owen Sound.

C. A. Fleming, Owen Sound.

G. E. Sharpe, Owen Sound.

Capital.

Amount of Capital Stock authorized	1,000,000 00
Amount subscribed:—	
Ordinary	146,600 00
Amount paid in cash:—	
Ordinary:—	
On \$119,700.00 stock fully called	119,700 00
On \$26,900 stock called	8,984 27
	128,684 27
On \$16,800.00 Terminating withdrawable Stock	5,212 80

Assets.

1. Book value of real estate held by the Corporation:—	
Office premises	16 528 64
2. Rents due	257 00
3. Amount secured by mortgage on real estate inclusions:—	
First mortgages	157,752 54
Agreements for sale	513 45
Interest due	7,536 64
Interest accrued	2,700 65
	168,503 26
4. Amount of loans secured by stocks bonds and other collateral: (There is included in the collateral \$12,400.00 of the Company's own stock upon which \$10,251.00 has been paid)	
Principal	10,163 60
Interest due	140 00
Interest accrued	159 90
	10,463 50
5. Book value of bonds, debentures and debenture stocks:—	
(a) Government;—Dominion, Provincial and Uni- ted Kingdom	32,546 00
(b) Canadian Municipalities, school districts and rural telephone companies	960 00
(c) All other bonds, G. T. R. guaranteed by Dominion of Canada	7,325 96
Interest accrued	484 59
	41,316 55

6. Cash on hand	1,226 84
7. All other assets	1,056 45
Total assets	239,352 24

Liabilities.**TO THE PUBLIC.**

1. Amount of debentures and debenture stock issued and outstanding:—		
Payable in Canada	26,185 95	
Interest due and accrued	448 70	
		26,634 65
2. Amount of money deposited with the Corporation	62,738 46	
Interest accrued thereon	118 80	
		62,857 26
3. Taxes due and accrued. Income tax of 1919		444 68
4. All other liabilities		7,538 53
Total		97,475 12

TO SHAREHOLDERS.

5. Contingency fund		6,500 58
6. Dividends to shareholders declared on terminating withdrawable Stock and unpaid		1,479 47
7. Paid up capital		128,684 27
8. Terminating withdrawable Stock		5,212 80
Total		141,877 12
Total Liabilities		239,352 24

Revenue Account.**INCOME.**

1. Rents earned		839 73
2. Interest earned:—		
(a) on mortgages	11,292 74	
(b) on bonds, debentures and stocks	2,292 20	
(c) on collateral loans	439 85	
		14,024 79
3. All other revenue for year		59 95
Total		14,924 52

EXPENDITURE.

4. Interest incurred during the year on:—		
(a) debentures	2,050 14	
(b) deposits	1,269 82	
(c) other borrowed money	343 42	
		3,663 38
5. Licenses and taxes other than taxes on real estate:—		
(a) Dominion	757 04	
(b) Provincial	203 80	
(c) Municipal	692 39	
		1,653 23
6. All other expenses incurred:—Salaries, \$1,000.00; directors fees, \$25.50; auditors fees, \$50.00; printing and stationery, \$2.10; postage, telegrams, telephones and express, \$94.80; miscella- neous, \$188.58; total		1,360 98
7. Net profit transferred to Profit and Loss Account		8,266 93
Total		14,924 52

Profit and Loss Account.

Amount transferred from Revenue account	8,266 93
Total	8,266 93
Dividends to shareholders declared during year	8,231 31
Amount transferred to Special Reserves and Contingency Accounts	35 62
Total	8,266 93

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year:
on deposits, 4%; on debentures, 5%.
2. Average rate of interest per annum earned by the Corporation during the year
(a) On mortgages of realty, 7%.
(b) On other investments, 6% and 5½%.
3. Specify the officers of the Corporation who are under bond and for what sums
respectively: Manager, \$1,000 00.
4. What were the dividend days of the Corporation in 1920 and what rate or
rates of dividends were declared payable on those days respectively?
January 30th, and December 31st, 6% per annum.
5. What is the date appointed for the annual meeting? January 25th, 1921.
Date of last Annual Meeting? February 13th, 1920.
6. State the amount of actual cash receipts during the year for:—
(a) interest on mortgage investments \$10,690.92.
(b) interest on bonds and debentures and dividends on stocks \$2,336.86.
(c) loans on collateral security \$486.35.
(d) net revenue from real estate \$1,085.65.
7. State the amount of interest permanently capitalized during the year: \$7.90.
8. State maximum amount of money loaned or advanced at any time during the year
to any and each director or his nominees, whether in the nature of an over-
draft or direct advance, secured or otherwise, and the amount and particu-
lars of such securities; also amount owing December 31st, 1920: \$9,000.00
maximum \$9,000.00 owing.

**THE PETERBOROUGH WORKINGMEN'S BUILDING AND
SAVINGS SOCIETY.**

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act (R. S. O., 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of Peterborough, on the 17th January, 1889. (Decl. Book I., 47.)

The lending and borrowing powers are governed by the Loan and Trusts Corporations Act., R. S. O., 1914, chap. 184.

Head Office, Peterborough, Ont.

Officers.

President—Thomas B. McGrath.

Manager—John Corkery

Vice-President—James Lynch.

Auditor— James Drain, Peterborough.

Directors.

Frank Fairen.
Edward A. Peck.
Richard Sheehy.
James Garrow.

Thomas B. McGrath.
James Lynch.
James Murty.
George Ball.

John R. Corkery.

Capital.

Amount of Capital Stock authorized	1,000,000 00
Amount subscribed:—	
Ordinary Terminating and Withdrawable Stock	212,300 00
Amount paid in cash:—	
Ordinary:—	
On \$212,300.00 instalment stock	69,824 55
	69,824 55

Assets.

1. Amount secured by mortgage on real estate including:—	
First mortgages	47,313 00
Interest due	816 05
Interest accrued	125 60
	48,254 65
2. Amount of loans secured by stocks, bonds and other collateral:—	
(There is included in the collateral \$78,400.00 of the Company's own stock upon which \$32,986.48 has been paid.)	
Principal	20,177 00
Interest due	371 40
Interest accrued	50 25
	20,598 65
3. Book value of bonds, debentures and debenture stock:—	
Government:—Dominion, Provincial and United Kingdom	20,000 00
Interest accrued	183 33
	20,183 33
4. Cash on hand	7 00
5. Cash on deposit with banks	364 72
	89,408 35
Total assets	89,408 35

Liabilities.

To SHAREHOLDERS.

1. Contingency fund	71 67
2. Paid up capital	69,824 55
3. Balance of profit and loss account	19,430 06
4. Interest on loans to shareholders paid in advance	82 07
Total Liabilities	89,408 35

Revenue Account.

INCOME.

1. Interest earned:—	
(a) on mortgages	2,969 95
(b) on bonds, debentures and stocks	1,427 73
(c) on collateral loans	844 27
(d) on bank deposits	5 44
	5,247 39
2. All other revenue for year	70 02
Total Liabilities	5,317 41

EXPENDITURE.

3. Interest incurred during the year on:—	
deposits	52 75
4. Loss on sale of securities and real estate	340 00
5. Licenses and taxes other than taxes on real estate:—	
(a) Dominion	193 10
(b) Provincial	40 00
	233 10
6. All other expenses incurred:—Salaries, \$300.00; auditors fees, \$40.00; printing and stationery, \$31.95; postage, telegrams, telephones and express, \$8.95; miscellaneous, \$7.50 amount over paid; total	388 40
7. Net profit transferred to Profit and Loss Account	4,303 16
Total	5,317 41

Profit and Loss.

Balance brought forward from previous year	18,135 24
Amount transferred from revenue account	4,303 16
Total	22,438 40
Dividends to shareholders declared during the year on matured stock ..	2,821 93
Interest on stock withdrawn	183 57
Amount transferred to Special Reserves and Contingency Accounts	2 84
Balance of account at December 31st, 1920	19,430 06
Total	22,438 40

Miscellaneous.

- Average rate of interest per annum earned by the Corporation during the year:
 - On mortgages of realty $6\frac{1}{2}\%$
 - On other investments 6%
- Specify the officers of the Corporation who are under bond and for what sums respectively: The Treasurer, \$1,000.00: The Secretary, \$1,000.00.

3. What is the date appointed for the Annual Meeting? The first Wednesday after the second Monday of February.
Date of last Annual Meeting? February 16th, 1921.
4. State the actual amount of cash receipts during the year for:—
(a) interest on mortgage investments: \$2,964.53.
(b) interest on bonds and debentures and dividends on stocks: \$1,641.48.
(c) loans on collateral security: \$753.42.
5. State maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise, and the amount and particulars of such security; also amount owing December 31st, 1920.
\$5,400 .00 maximum
\$3,400.00 owing

III. LOANING LAND COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

THE CANADIAN NORTHERN PRAIRIE LANDS COMPANY LIMITED

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

CONSTATING INSTRUMENTS.

Incorporated by Letters Patent of Ontario, issued under The Ontario Companies Act and bearing date 30th May, 1905.

The Company was, by Supplementary Letters Patent, issued under The Loan Corporations Act, bearing date 2nd March, 1909, given the additional powers of a Loaning Land Company, except the power of taking deposits, and was on the 27th May, 1910,, granted registry on the Loaning Land Company Register.

Head Office, Toronto. Ont.

Officers.

President—D. B. Hanna.

Secretary—J. A. Callander.

Vice-President—A. J. Mitchell.

Treasurer—T. J. Macabe.

Auditors—Chas. D. Cowie and H. F. Foreman.

Directors.

D. B. Hanna, Toronto, Ont.

R. G. O. Thomson, Toronto, Ont.

A. J. Mitchell, Toronto, Ont.

M. H. Macleod, Toronto, Ont.

Lt. Col. Noel Marshall, Toronto, Ont.

T. Blundell Brown, London, Eng.

Brig. Gen. E. F. O. Gascoigne, London, Eng.

Capital.

Amount of Capital Stock authorized	1,500,000 00
Amount subscribed:—	\$5,000,000 00
Ordinary	\$1,500,000 00
	1,500,000 00
Amount paid in cash:—	
Ordinary:—	
On \$1,500,000.00 stock fully called	\$1,500,000 00

Assets.

1. Book value of real estate held by the corporation:—		
Freehold land (including buildings)	\$118,438 05	
		\$118,438 05
2. Amount secured by mortgage on real estate including:—		
First mortgages	\$44,708 49	
Agreements of sale	683,942 66	
Interest due	86,059 00	
Interest accrued	69,401 19	
		884,111 34
3. Amount of loans secured by stocks, bonds and other collateral:—		
Principal	\$993,894 14	
		993,894 14
4. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	\$1,441,743 55	
(b) Canadian municipalities, school districts and rural telephone companies	53,730 59	
(c) All other bonds	301,282 26	
Interest accrued	23,673 82	
		1,820,433 22
5. Cash on deposit with banks, \$86,128.77; elsewhere, \$134.10.....		86,262 87
Total assets		\$3,903,139 62

Liabilities.**To THE PUBLIC.**

1. All other liabilities	\$8,029 38
Total	\$8,029 38

To SHAREHOLDERS.

2. Special reserve funds	\$1,500,000 00
3. Contingency fund	74,387 83
4. Dividends to shareholders declared and unpaid	90,000 00
5. Paid up capital	1,500,000 00
6. Balance of Profit and Loss Account	730,722 41
Total	\$3,895,110 24
Total Liabilities	\$3,903,139 62

Revenue Account.**INCOME.**

1. Interest earned,—	
(a) other interest earned	\$195,295 36
2. Profit on sale of real estate	87,040 00
3. All other revenue for year	6,083 06
Total	\$288,418 42

EXPENDITURE.

4. Licenses and taxes other than taxes on real estate:	
(a) Provincial	\$1,820 61
(b) Municipal	157 84
5. Commission on sale of real estate	\$14,647 17
6. All other expenses incurred:—Salaries, \$9,442.69; directors' fees, \$3,473.34; auditors' fees, \$500.00; legal fees, \$430.83; rents, \$750.00; miscellaneous, \$2,323.50; total	\$ 16,920 36
7. Taxes on unsold lands	16,225 72
8. Net profit transferred to Profit and Loss Account	238,646 72
Total	\$288,418 48

Profit and Loss Account

Balance brought forward from previous year	717,075 69
Amount transferred from Revenue account	238,646 72
Total	955,722 41
Dividends to shareholders declared during year	210,000 00
Amount transferred to Special Reserves and Contingency Accounts	15,000 00
Balance of account at December 31st, 1920	730,722 41
Total	955,722 41

Miscellaneous.

1. Average rate of interest per annum earned by the Corporation during the year
 (a) On mortgages of realty, 8%; (b) On other investments, 6%.
2. What were the Dividend days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively? April 1st to July 15th, 4% each and 4% and bonus of 2% declared, Dec. 16, 1920, and payable Jan. 15th, 1921.
3. What is the date appointed for the Annual Meeting? Fourth Wednesday in January
 Date of last Annual Meeting? June 4th, 1920.

THE PROVIDENT INVESTMENT COMPANY.
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

CONSTATING INSTRUMENTS.

Incorporated on 3rd November, 1893, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies Act (R. S. O. 1887, c. 157).

For the lending and borrowing powers see the Letters Patent (which contain special limitations).

By Letters Patent of Ontario, dated January 9th, 1912, the Company renounced its borrowing powers and accepted those provided in the Loan Corporation Act (R. S. O. 1897, c. 205), and amending Acts.

Head Office, Toronto, Ont.

Officers.

<i>President</i> —Herbert C. Cox. <i>Vice-President</i> —Alfred H. Cox. <i>Auditors</i> —Lawson, Welsh and Campbell, Toronto.	<i>Managing Director</i> —Alfred H. Cox. <i>Secretary</i> —P. Cade Browne.
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Directors.

Herbert C. Cox, Oakville Ont. Alfred H. Cox, Toronto, Ont.	Frank W. Cox, Clarkson, Ont. F. T. Stanford, Toronto, Ont. G. A. Morrow Toronto, Ont.
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Capital.

Amount of Capital Stock authorized	500,000 00
Amount subscribed:—	
Ordinary	500,000 00
Amount paid in cash	500,000 00

Assets.

1. Book value of real estate held by the Corporation:—	
Freehold land (including buildings)	675,029 07
2. Amount secured by mortgage on real estate including:—	
Second mortgages	18,000 00
Agreements for sale	5,441 25
Purchasers Charges	158 88
Interest due	32 48
Interest accrued	452 29
	24,084 90
3. Amount of loans secured by stocks, bonds and other collateral:—	
Principal	121,775 73
Interest accrued	101 74
	121,877 47
4. Book value of bonds, debentures and debenture stocks:—	
(a) All other bonds and stocks	1,334,744 71
Interest accrued	23,781 03
	1,358,525 74
5. Cash on deposit with banks	1,207 71
6. All other assets	3,750 00
	2,184,474 85
Total assets	

Liabilities.

TO THE PUBLIC.

1. (a) Money borrowed from banks:—	
With security	1,220,092 10
Interest due and accrued thereon	13,724 59
	1,233,816 69

(b) Money borrowed elsewhere:—

With security	5,000 00	
Interest due and accrued thereon	64 64	
		5,064 64
Total		<u>1,238,881 33</u>

To SHAREHOLDERS.

2. Reserve Fund	375,000 00
3. Paid up capital	500,000 00
4. Balance Profit and Loss Account	70,593 56
Total	<u>945,593 56</u>
Total Liabilities	<u>2,184,474 89</u>

Revenue Account.

INCOME.

1. Rents earned	240 00
2. Interest earned:—	
(a) on mortgages	5,780 45
(b) on bonds, debentures and stocks	89,424 66
(c) on collateral loans	7,632 11
(d) on bank deposits	54 26
	<u>102,891 48</u>
3. Profit on of real estate	18,471 76
4. Amount by which ledger value of assets were written up	3,894 00
5. Agency fees and commissions earned	7,908 23
Total	<u>133,405 47</u>

EXPENDITURE.

6. Interest incurred during the year on:—	
borrowed money	79,319 32
7. Commission on sale of real estate	4,212 47
8. Taxes on real estate	11,069 19
9. All other expenses incurred:—Salaries, \$20,422.50; auditors fees, \$200.00; legal fees and Government returns, \$3,600.84; rents, \$2,000.00; travelling expenses, \$1,107.52; printing and stationery \$322.11; advertising, \$2,198.08; telegrams, telephones and express, \$116.21; miscellaneous, including postage, \$1,124.58; total ..	31,091 84
10. Net profit transferred to Profit and Loss Account	7,712 65
Total	<u>133,405 47</u>

Profit and Loss Account.

Balance brought forward from previous year	62,880 91
Amount transferred from Revenue Account December 31st, 1920	7,712 65
Total	<u>70,593 56</u>
Total Profit and Loss December 31st, 1920	<u>70,593 56</u>

Miscellaneous.

- Average rate of interest per annum earned by the Corporation during the year:
 - On Mortgages of realty, about 6¾%
 - On other investments, (Bonds and Stocks) 5.74%
- What is the date appointed for the Annual Meeting? Third Wednesday in January.
Date of last Annual Meeting? Wednesday, January 19th, 1921.
- State the actual amount of cash receipts during the year for.—
 - interest on mortgage investments: \$5,980.37.
 - interest on bonds and debentures and dividends on stocks: \$97,110.13.
 - loans on collateral security, Principal and Interest: \$21,364.25.
 - net revenue from real estate; Rents: \$240.00.

TORONTO SAVINGS AND LOAN COMPANY.
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

CONSTATING INSTRUMENTS.

Incorporated as "The Toronto Real Estate Investment Company," by Letters Patent of Ontario (June 15th, 1885), issued under the Ontario Joint Stock Companies' Letters Patent Act R. S. O. 1877, c. 150. Supplementary Letters Patent of Ontario (29th December, 1887), were issued under R. S. O. 1887, c. 157, defining the borrowing powers, etc. Further Supplementary Letters Patent of Ontario (25th September, 1889), were issued under the last mentioned Act, increasing the capital stock from \$400,000.00 to \$2,000,000.00. Further Supplementary Letters Patent of Ontario (30th March, 1891), were issued under the same Act, conferring agency powers on the Company. The Corporate name was by Order-in-Council (2nd April, 1891), changed to "The Toronto Savings and Loan Company."

For the lending and borrowing powers, see the Letters Patent and the Acts, R. S. O. 1877, c. 150; R. S. O. 1887, c. 157; R. S. O. 1914, chap. 184.

Head Office, Peterborough.

Officers.

<i>President</i> —Herbert C. Cox. <i>Vice-Presidents</i> —W. G. Morrow. Richard Hall. <i>Auditors</i> —Jas. A. Hall, Peterboro.	<i>Manager</i> —W. G. Morrow. <i>Secretary</i> —H. W. Morphet. F. J. A. Hall, Peterboro.
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Directors.

A. H. Cox, Toronto Ont.	E. R. Wood, Toronto Ont.
D. H. Dumble K.C., Peterboro Ont.	E. T. Malone K.C., Toronto, Ont.

Capital.

Amount of Capital Stock authorized	2,000,000 00
Amount subscribed:—	
Ordinary	1,000,000 00
Amount paid in cash	1,000,000 00

Assets.

1. Book value of real estate held by the Corporation:—		
Office premises	20,000 00	
Freehold land (including buildings)	1,117,056 18	
Leasehold land (including buildings)	40,000 00	
	1,177,056 18	
2. Rents due \$5,986.44; accrued \$13,352.48		19,338 92
3. Amount secured by mortgage on real estate including:—		
First mortgages	183,620 00	
Second and subsequent mortgages	54,654 00	
Agreements for sale	22,877 28	
Interest due	224 54	
Interest accrued	5,588 65	
	266,964 47	
4. Amount of loans secured by stocks, bonds and other collateral:—		
Principal	42,000 00	
Interest due	44 65	
	42,044 65	
5. Book value of stocks owned	2,477,647 97	
Accrued dividends thereon	24,238 30	
	2,501,886 27	
6. Cash on hand		7,402 87
7. Cash on deposit with banks		150,323 41
8. All other assets		100 00
Total assets		4,165,116 77

Liabilities.

To THE PUBLIC

1. Amount of debentures issued and outstanding:—

	Amount.	Interest due and accrued.	
Payable in Canada	536,070.00	10,981 22	
Payable elsewhere than in Canada	756,005.01	5,565 53	
	1,292,075.01	16,546 75	
Total carried out			1,308,621 76
2. Amount of money deposited with the Corporation		635,962 18	
Interest accrued thereon		6,030 32	
			641,992 50
3. All other liabilities			5,684 38
Total			1,956,298 64

To SHAREHOLDERS

4. Special reserve funds	1,100,000 00
5. Dividends to shareholders declared and unpaid	50,000 00
6. Paid up capital	1,000,000 00
7. Balance of Profit and Loss Account	58,818 13
Total	2,208,818 13
Total Liabilities	4,165,116 77

Revenue Account.

INCOME.

1. Rents earned	121,983 35
2. Interest earned:—	
(a) on mortgages	14,829 49
(b) on bonds, debentures and stocks	213,105 83
(c) on collateral loans	1,396 30
(d) on bank deposits	678 00
(e) other interest earned; Interest on War Loan	2,750 00
	232,759 62
3. Profit on sale of securities and real estate	3,912 20
4. Profits on Sterling Exchange	16,078 37
Total	374,733 54

EXPENDITURE.

5. Interest incurred during the year on:—	
(a) debentures	64,538 99
(b) deposits	23,625 87
(c) other borrowed money	1,441 38
	89,606 24
6. Licenses and taxes other than taxes on real estate:—	
(a) Dominion	3,505 31
(b) Provincial	2,411 36
	5,916 67
7. Commissions on loans and on sale of debentures and real estate	2,697 95
8. All other expenses incurred:—Salaries, \$65,557.57; directors fees, \$2,000.00; auditors fees, \$200.00; legal fees, \$32.85; rents, fuel, etc. \$7,014.57; travelling expenses, \$379.15; printing and stationery, \$1,410.42; advertising, \$561.52; postage, telegrams, telephones and express, \$336.72; repair to property owned, \$17,005.57; Insurance on property owned, \$9,286.12; taxes on property owned, \$15,403.44; ground rent on leasehold property, \$1,500.00 total	120,687 93
9. Net profit transferred to Profit and Loss Account	155,824 75
Total	374,733 54

Profit and Loss Account.

Balance brought forward from previous year	42,993 78
Amount transferred from Revenue Account	155,824 75
Total	198,818 13
Dividends to shareholders declared during year	140,000 00
Balance of account at December 31st, 1920	58,818 13
Total	198,818 13

Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year; on deposits, 3.70%; on debentures, 5.30%.
2. Average rate of interest per annum earned by the Corporation during the year;
 - (a) On mortgages of realty, 6.20%.
 - (b) On other investments, fluctuates.
3. Specify the officers of the Corporation who are under bond and for what sums respectively, Managing Director, \$5,000.00; Secretary, \$3,000.00; Accountant, \$2,000.00; Cashier, \$5,000.00.
4. What were the dividend days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively? 1st January, April, July and October, 3% each, (12%) and bonus of 2% payable 1st January 1921.
5. What is the date appointed for the Annual Meeting? 28th January, 1921.
Date of last Annual Meeting? 23rd January, 1920.
6. State the amount of actual cash receipts during the year for:—
 - (a) interest on mortgage investments, \$69,747 18.
 - (b) interest on bonds and debentures and dividends on stocks, \$225,366.56.
 - (c) loans on collateral security, \$2,317.07.
 - (d) net revenue from real estate, \$122,410.48.
7. State maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise, and the amount and particulars of such securities; also amount owing December 31st 1920: \$41,000.00, maximum, \$41,000.00, owing.

THE WALKERVILLE LAND AND BUILDING COMPANY LIMITED.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

CONSTATING INSTRUMENTS.

Incorporated by Letters Patent of Ontario (22nd October, 1890) issued under the Ontario Joint Stock Companies' Letters Patent Act R. S. O. 1887, c. 157.

For the lending and borrowing powers see the above instrument and Act, also R. S. O. 1914, chap. 184.

Head Office, Walkerville, Ontario.

Officers.

President—Harrington E. Walker.

Manager—J. A. McDougall.

Vice-President—Hiram H. Walker.

Auditors—Isabelle Graham, Walkerville; E. M. McLean, Walkerville.

Directors.

Ralph Stone
R. L. Daniels
F. Caldwell Walker

Harrington E. Walker
J. A. McDougall
Hiram H. Walker

W. H. Isaacs

Capital.

Amount of Capital Stock authorized	1,000,000 00
Amount subscribed:—	
Ordinary	1,000,000 00
Amount paid in cash:—	
Ordinary:—	
On \$1,000,000.00 stock, 50% called	500,000 00

Assets.

1. Book value of real estate held by the Corporation:—	
Freehold land (including buildings)	1,311,980 39
2. Rents due	1,310 60
3. Amount secured by mortgage on real estate including:—	
First mortgages	6,355 85
Agreements for sale	415,817 59
Interest due	1,715 59
Interest accrued	2,671 43
	426,560 46
4. Book value of bonds, debentures and debenture stocks:—	
(a) Government—Dominion, Provincial and	
United Kingdom	44,846 58
Interest accrued	210 39
	45,056 97
5. Book value of stocks owned	7,500 00
6. Cash on hand	811 10
7. Cash on deposit with banks	2,477 40
8. All other assets	100,298 74
Total assets	1,895,995 66

Liabilities.

TO THE PUBLIC

1. Amount of debentures and debenture stock issued and outstanding:—	
Payable in Canada	700,000 00
2. Money borrowed from banks:—	
Without security	25,000 00
3. All other liabilities	41,754 34
Total	766,754 34

To SHAREHOLDERS

4. Special reserve funds	2,009 30
5. Paid up capital	500,000 00
6. Balance of Profit and Loss Account	627,232 02
Total ..	1,129,241 32
Total Liabilities	<u>1,895,995 66</u>

Revenue Account.

INCOME.

1. Rents earned	134,673 47
2. Interest earned:—	
(a) on mortgages and contracts	25,710 84
(b) on bonds, debentures and stocks	1,122 23
(c) on bank deposits	1,659 51
(d) other interest earned	<u>2,484 40</u>
	30,976 98
3. Profit on sale of securities and real estate	78,943 35
4. Agency fees and commissions earned	340 41
5. All other revenue for year	<u>433 41</u>
Total	<u>245,367 62</u>

EXPENDITURE.

6. Interest incurred during the year on:—	
(a) debentures and debenture stocks	32,714 83
(b) other borrowed money	<u>63 43</u>
	32,778 26
7. Loss on sale of securities and real estate	376 00
8. Licenses and taxes other than taxes on real estate:—	
(a) Provincial	342 00
(b) Municipal	<u>191 68</u>
	533 68
9. All other expenses incurred:—Salaries, \$11,375.81; auditors fees, \$100.00; legal fees, \$78.00; rents, \$720.00; printing and stationery, \$489.40; postage, telegrams, telephones and express, \$93.92; miscellaneous, \$75,629.82; total	88,486 95
10. Net profit transferred to Profit and Loss Account	<u>123,192 73</u>
Total ..	<u>245,367 62</u>

Profit and Loss Account.

Balance brought forward from previous year	503,949 29
Amount transferred from Revenue Account	123,192 73
Profit on 3 lots sold in 1919 not taken in that year	<u>90 00</u>
Total	627,232 02
Balance of account at December 31st, 1920	<u>627,232 02</u>
Total	<u>627,232 02</u>

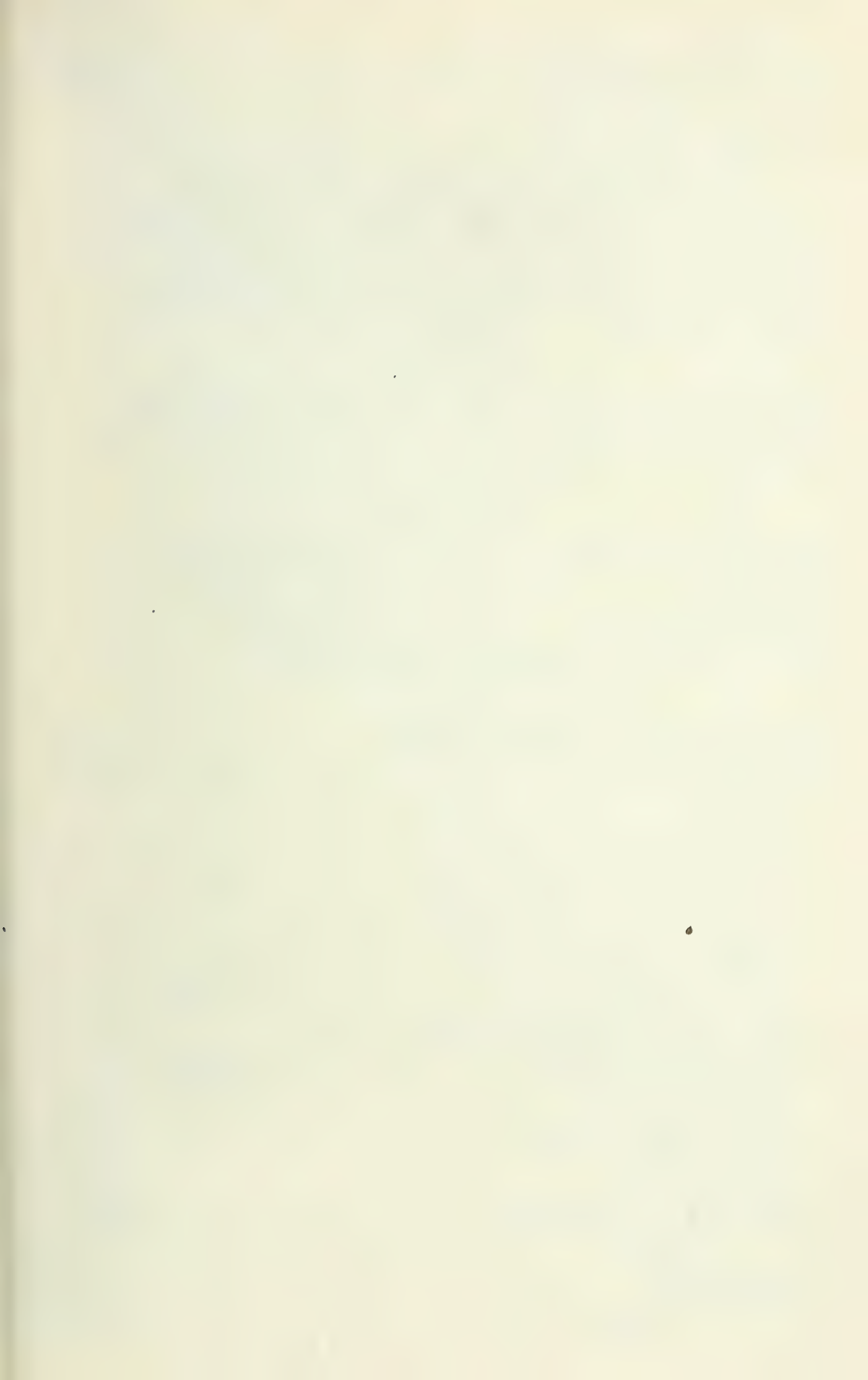
Miscellaneous.

1. Average rate of interest per annum paid by the Corporation during the year; on debentures, $4\frac{1}{2}\%$.
2. Average rate of interest per annum earned by the Corporation during the year;
 - (a) on mortgages of realty, 6% .
 - (b) on other investments $5\frac{1}{2}\%$.
3. What is the date appointed for the Annual Meeting? 2nd Tuesday in February.
Date of last Annual Meeting? February 25th, 1921.

-
4. Special General Meetings held during year: Dates, February 9th, 1920.
 5. What is the amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement? \$1,400.15.
 6. State the amount of actual cash receipts during the year for:—
 - (a) interest on mortgage and contract investments, \$25,278.20.
 - (b) interest on bonds and debentures and dividends on stocks, \$725.82.
 - (c) net revenue from real estate, \$61,064.70.

IV. TRUST COMPANIES

DETAILED REPORTS OF THE SEVERAL COMPANIES



THE BANKERS TRUST COMPANY
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

CONSTATING INSTRUMENTS.

Incorporated 20th May, 1905 by special Act of the Legislature of Quebec, 5 Edward VII, Chap. 78.

Amendments to charter, 9 Edward VII, Chap. 114, 7th May, 1909; 5th George V, Chapter 125, 4th March, 1915. 7th George V., Chapter 102, 22nd Dec. 1916; 9 George V., Chapter 125, March, 1919.

Head Office, Montreal.

Officers.

President—Sir H. Montagu Allan, C.V.O.

Manager—James Elmsly.

Vice-Presidents—D. C. Macarow.

Secretary—Chas. D. Cornell.

F. Howard Wilson.

Auditors—Deloitte, Plender, Griffiths and Co.

Directors.

Thos. Ahearn.

Hon. C. C. Ballantyne.

Sir H. Montagu Allan, C.V.O.

F. Howard Wilson.

Geo. L. Cains.

D. N. C. Hogg.

A. B. Evans.

E. W. Kneeland.

D. C. Macarow.

Sir Frederick Orr-Lewis, Bart.

Farquhar Robertson.

F. E. Meredith, K.C.

Hon. Lorne C. Webster.

John Wilson.

Edwin H. Wilson.

T. E. Merrett.

LT.-Col. James R. Moodie.

Capital.

Amount of Capital (Stock authorized, 10,000 Shares	1,000,000 00
Amount subscribed	250,000 00
Amount paid in cash	250,000 00

Assets.

COMPANY FUNDS.

1. Amount secured by mortgage on real estate including:—		
First mortgages	1,040 00	
Interest accrued	25 11	
		1,065 11
2. Amount of loans secured by stocks, bonds and other collateral:		
Principal	197,001 24	
Interest accrued	2,426 67	
		199,427 91
3. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	100,000 00	
(b) All other bonds	16,791 61	
Interest accrued	1,320 94	
		118,112 55
4. Cash on hand		273 60
5. Cash on deposit with banks		900 51
6. All other assets		248,540 36
Total Company Funds		568,320 04

GUARANTEED FUNDS.

1. Cash on deposit with banks	2,000 00
2. Other assets	55,131 22
Total Guaranteed Funds	57,131 22

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	1,539,939 65
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SUMMARY.

Company Funds	568,320 04
Guaranteed Funds	57,131 22
Estates, Trusts and Agency Funds	1,539,939 65

Grand Total of Assets	<u>2,165,390 91</u>
-----------------------------	---------------------

Liabilities.

COMPANY FUNDS.

1. Money borrowed from banks without security	225,000 00
2. All other liabilities	78,035 29
3. Paid up capital	250,000 00
4. Balance of Profit and Loss Account	15,284 75

Total Company Funds	<u>568,320 04</u>
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GUARANTEED FUNDS.

1. Principal guaranteed	57,000 00
2. Interest due and accrued	131 22

Total Guaranteed Funds	<u>57,131 22</u>
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ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	1,539,939 65
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SUMMARY.

Company Funds	568,320 04
Guaranteed Funds	57,131 22
Estates, Trusts and Agency Funds	1,539,939 65

Grand Total of Liabilities	<u>2,165,390 91</u>
----------------------------------	---------------------

Revenue Account

INCOME.

1. Interest earned,—		
(a) on mortgages	24 22	
(b) on bonds, debentures and stocks	14,094 85	
(c) on collateral loans	1,637 38	
		15,756 45
2. Profit on sale of securities and real estate		4,329 28
3. Profit in guaranteed funds		4,137 49
4. Agency fees and commissions earned		33,083 93
5. Other revenue for the year		26,050 28
Total		<u>83,357 43</u>

EXPENDITURE.

6. Interest incurred		10,869 17
7. Amount by which ledger values of assets were written down		7,970 57
8. Licenses and taxes other than taxes on real estate:		
(a) Dominion	2,112 21	
(b) Provincial	2,583 12	
(c) Municipal	50 00	
		<u>4,745 33</u>

9. All other expenses incurred:—Salaries, \$24,377 29; directors' fees, \$1,120.00; auditors' fees, \$612.50; legal fees, \$3,158.13; rents \$2,500.00; travelling expenses, \$1,104.19; printing and stationery, \$2,996.03; advertising, \$7,442.34; postage, telegrams, telephones, and express, \$707.47; miscellaneous, \$2,477.36; total	46,495 31
10. Net profit transferred to Profit and Loss Account	13,277 05
Total	<u>83,357 43</u>

Profit and Loss Account.

Balance brought forward from previous year	2,007 70
Amount transferred from Revenue account	13,277 05
Balance of account at December 31st 1920	<u>15,284 75</u>

MISCELLANEOUS.

1. Specify the officers of the Corporation who are under bond and for what sums respectively. \$34,000.00. All officers and staff.
2. What is the date appointed for the Annual Meeting? 16th February, 1921.
Date of last Annual Meeting? 18th February, 1920.
3. State the amount of actual cash receipts during the year excluding Trust Account receipts for:—
 - (a) interest on bonds and debentures and dividends on stocks \$17,872.10
 - (b) loans on collateral security \$4,704.05.

THE BRANTFORD TRUST COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER 1920.

CONSTATING INSTRUMENTS.

The Brantford Trust Company was incorporated by Letters Patent of Ontario, bearing date 16th December, 1907. See The Loan and Trust Corporation Act, R.S.O. 1914, c. 184.

Head Office—Brantford.

Officers.

President—C. B. Heyd. *Manager*—W. G. Helliker.
Vice-President—A. K. Bunnell, F.C.A.
 G. H. Muirhead, *Estates Manager*.
Auditors—F. W. Frank and C. J. Parker.

Directors.

Franklin Grobb, Brantford. Christopher Cook, Brantford.
 George Wedlake, Brantford. A. K. Bunnell, F.C.A., Brantford.
 A. J. Wilkes, K.C., Brantford. C. B. Heyd, Brantford.

Capital.

Amount of Capital Stock authorized	300,000 00
Amount subscribed:—	
Ordinary	300,000 00
Amount paid in cash	300,000 00

Assets.

COMPANY FUNDS.

1. Amount secured by mortgage on real estate including:—		
First mortgages	269,325 15	
Interest due	2,618 58	
Interest accrued	3,463 18	
		275,406 91
2. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	\$20,000 00	
(b) Canadian municipalities, school districts and rural telephone companies	26,208 64	
Interest accrued	1,171 62	
		47,380 26
3. Cash on deposit with banks		8,644 99
4. All other assets		2 00
Total Company Funds		331,434 16

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	927,739 93
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SUMMARY.

Company Funds	331,434 16
Estates, Trusts and Agency Funds	927,739 93
Grand Total of Assets	1,259,174 09

Liabilities.

COMPANY FUNDS.

1. Reserve Fund	20,000 00
2. Dividends to shareholders declared and unpaid	9,000 00
3. Paid up capital	300,000 00
4. Balance of Profit and Loss Account	2,434 16
Total Company Funds	<u>331,434 16</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	<u>927 739 93</u>
--	-------------------

SUMMARY.

Company Funds	331,434 16
Estates, Trusts and Agency Funds	927,739 93
Grand Total of Liabilities	<u>1,259,174 09</u>

Revenue Account.

INCOME.

1. Interest earned,—		
(a) on mortgages	\$17,737 79	
(b) on bonds, debentures and stocks	3,062 86	
(c) on bank deposits	91 35	
		<u>20,928 43</u>
2. Agency fees and commissions earned		2,037 33
3. Other revenue for the year		130 40
Total		<u>23,059 73</u>

EXPENDITURE.

4. Interest incurred		93 97
5. Licenses and taxes other than taxes on real estate:		
(a) Dominion	\$206 01	
(b) Provincial	715 13	
		<u>921 14</u>
6. Commission on loans and on sale of debentures and real estate		16 13
7. All other expenses incurred:—Salaries, \$1,633.28; directors' fees, \$120.00; auditors' fees, \$400.00; legal fees, \$17.45; printing and stationery, \$156.63; advertising, \$304.80; postage, telegrams, telephones and express, \$84.93; miscellaneous, \$80.00; total		2,797 09
8. Net profit transferred to Profit and Loss Account		19,231 40
Total		<u>23,059 73</u>

Profit and Loss.

Balance brought forward from previous year	\$1,202 76
Amount transferred from Revenue Account	19,231 40
Total	<u>20,434 16</u>
Dividends to shareholders declared during the year	18 000 00
Balance of account at December 31st, 1920	2,434 16
Total	<u>20,434 16</u>

Miscellaneous.

1. Specify the officers of the Corporation who are under bond and for what sums respectively:
Manager, \$15,000; Accountant, \$5,000; in Blanket Policy covering officers of Royal Loan and Savings Co., Brantford Trust Co.
2. What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
January 2, 1920, 3%; July 2, 1920 3%.
3. What is the date appointed for the Annual Meeting? February 9, 1921.
Date of last Annual Meeting? February 11, 1920.
4. State the amount of actual cash receipts during the year excluding Trust Account receipts for:
(a) interest on mortgage investments, \$16,517.86.
(b) interest on bonds and debentures and dividends on stocks, \$3,109.26.

THE CANADA TRUST COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

CONSTATING INSTRUMENTS

Incorporated on the 23rd July, 1894, by special Act of the Dominion of Canada, 57-8 Vict., (1894), Chap. 115, under the name of The General Trusts Corporation of Canada.

By a subsequent special Act, 62-3 Vict., Chap. 111 (D.), passed on the 11th August, 1899, the corporate name was changed to The Canada Trust Company, and certain other amendments were made in the incorporating Act.

The powers of the Company are defined by section 3 of the incorporating Act, which powers are (section 4) to be deemed subject to the laws of the Province.

Head Office, London, Ontario.

Officers.

President—T. G. Meredith, K.C. *Ass. Gen. Manager*—M. Aylsworth.
Vice-Presidents—F. R. Eccles, M.D., L.L.D. *Secretary*—D. McEachern.
 Geo. T. Brown. *Treasurer*—C. J. Clarke.
General Manager—Hume Cronyn.
Auditors—J. F. Kern, London; M. H. Rowland, London.

Directors.

T. G. Meredith, K.C., London. H. E. Gates, London.
 F. R. Eccles, M.D., L.L.D., London. A. H. M. Graydon, London.
 Geo. T. Brown, London. N. R. Howden, London.
 Hume Blake, Toronto. F. E. Leonard, London.
 George H. Belton, London. Hon. F. G. Macdairmid, Rodney.
 H. S. Blackburn, London. J. B. McKillop, London.
 I. Campbell, K.C., Winnipeg. R. O. McCulloch, Galt.
 John Cowan, K.C., Sarnia. Philip Pocock, London.
 Hume Cronyn, London.

Capital.

Amount of Capital Stock authorized	\$1,100,000 00
Amount subscribed:—	
Ordinary	1,048,900 00
Amount paid in cash:—	
Ordinary:—	
On \$986,900 00 stock fully called	\$986,900 00
On \$ 52,000 00 stock 25% called	13,000 00
On \$ 10,000 00 stock 1% called	100 00
	1,000,000 00

Assets.

COMPANY FUNDS.

1 Book value of real estate held by the corporation	\$10,474 93
2. Amount secured by mortgage on real estate including:—	
First mortgages	\$646,460 20
Agreements for sale	2,575 00
Interest due	5,072 00
Interest accrued	33,655 46
	687,762 66
3. Amount of loans secured by stocks, bonds and other	
Principal	\$91,724 29
collateral:	
Interest due	2 29
Interest accrued	1,082 42
	92,809 00
4 Book value of bonds, debentures and debenture stocks:—	
(a) Government:—Dominion, Provincial and United Kingdom	\$ 39,502 00
(b) Bonds Guaranteed by Provinces of Canada	196,771 40
(c) Canadian municipalities, school districts and	

rural telephone companies	405,081 12	
(d) All other bonds, secured by 1st mortgages covering chartered bank premises in Canada	177,724 34	
Interest due	1,168 73	
Interest accrued	17,153 41	
		837,401 00
5. Cash on hand		31,188 98
6. Cash on deposit with banks		90,234 20
7. Advances to estates, trusts, etc., under administration.....		763 18
Total Company Funds		<u>1,750,633 95</u>

GUARANTEED FUNDS.

1. Amount secured by mortgages on real estate including:—		
First mortgages	\$2,018,462 96	
Agreements for sale	6,600 22	
Interest due	31,567 36	
Interest accrued	76,685 46	
		2,133,316 00
2. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	\$ 102,056 48	
(b) Canadian municipalities, school districts and rural telephone companies	1,292,343 63	
Interest due	1,608 32	
Interest accrued	59,668 57	
		1,455,677 00
3. Cash on hand		100 00
4. Cash on deposit with banks, ...		634,059 12
Total Guaranteed Funds		<u>4,223,152 12</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	5,064,237 37
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SUMMARY.

Company Funds	1,750,633 95
Guaranteed Funds	4,223,152 12
Estates, Trusts and Agency Funds	5,064,237 37
Grand Total of Assets	<u>11,038,023 44</u>

Liabilities.

COMPANY FUNDS.

1. Reserve Fund	650,000 00
2. Dividends to shareholders declared and unpaid	79,992 00
3. Paid up capital	1,000,000 00
4. Balance of Profit and Loss Account	20,641 95
Total Company Funds	<u>1,750,633 95</u>

GUARANTEED FUNDS.

1. Principal guaranteed	4,118,400 86
2. Interest due and accrued	74,751 26
Total Guaranteed Funds	<u>4,223,152 12</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	5,064,237 37
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SUMMARY.

Company Funds	1,750,633 95
Guaranteed Funds	4,223,152 12
Estates, Trusts and Agency Funds	5,064,237 37
Grand Total of Liabilities	11,038,023 44

Revenue Account.

INCOME.

1. Interest earned,—		
(a) on mortgages	\$67,039 46	
(b) on bonds, debentures and stocks	41,032 85	
(c) on collateral loans	5,445 80	
(d) on bank deposits	2,854 60	
		116,372 71
2. Profit on sale of securities and real estate		9,539 96
3. Profit in guaranteed funds		118,115 84
4. Agency fees and other commissions earned		3,140 80
5. Other revenue for the year		39,547 70
Total		286,717 01

EXPENDITURE.

6. Interest incurred		8,793 59
7. Loss on sale of securities and real estate owned absolutely by the Corporation		1,121 72
8. Licenses and taxes other than taxes on real estate:		
(a) Dominion	\$13,239 52	
(b) Provincial	5,275 50	
(c) Municipal	1,007 00	
		19,522 02
9. Commission on loans and on sale of debentures and real estate.....		1,028 03
10. All other expenses incurred:—Salaries, \$58,958.86; directors' fees, \$3,645.00; auditors' fees, \$3,149.99; legal fees, \$205.47; rents, \$3,255.97; travelling expenses, \$715.23; printing and stationery, \$4,898.87; advertising, \$5,655.21; postage, telegrams and telephones, \$1,304.05; miscellaneous, \$29,589.24; total		111,377 89
11. Net profit transferred to Profit and Loss Account		144,873 76
Total		286,717 01

Profit and Loss Account.

Balance brought forward from previous year	\$20,756 19
Amount transferred from Revenue Account	144,873 76
Total	165,629 95
Dividends to shareholders declared during the year	119,988 00
Amount transferred to Reserve Account	25,000 00
Balance of account at December 31st, 1920	20,641 95
Total	165,629 95

Miscellaneous.

- Specify the officers of the Corporation who are under bond and for what sums respectively:
General Manager, \$10,000; All other officers, \$42,000; Total, \$52,000.

2. What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
2 January, 1920, 4%; 2 July, 1920, 4%.
3. What is the date appointed for the Annual Meeting? February 8th, 1921.
Date of last Annual Meeting? February 10th, 1920.
4. State the amount of actual cash receipts during the year excluding Trust Account receipts for:
 - (a) Interest on mortgage investments, \$63,546.25.
 - (b) interest on bonds and debentures and dividends on stocks, \$41,743.58.
 - (c) loans on collateral security, Interest, \$5,568.48.
5. State the amount of interest permanently capitalized during the year. (Where a new loan is made on the same security the amount of interest arrears consolidated in the new loan must be included in the above amount.)
\$1,067.00.

THE CANADA PERMANENT TRUST COMPANY
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

CONSTATING INSTRUMENTS.

The Canada Permanent Trust Company was incorporated in 1913 by special Act of the Parliament of the Dominion of Canada.

Authorized by Order-in-Council (May 7th, 1913), to carry on business in the Province of Ontario as a Trust Company, pursuant to the provisions of The Loan and Trust Corporations Act, R.S.O., 1914, c. 184.

Head Office, Toronto.

Officers.

President—W. G. Gooderham.
Vice-President—R. S. Hudson.

Joint General Managers—R. S. Hudson.
 John Massey.
Secretary-Treasurer—George H. Smith.

DIRECTORS.

John Massey, Toronto.
 F. Gordon Osler, Toronto.
 George H. Smith, Toronto.
 Wm. Mulock, K.C., Toronto.
 George W. Allan, K.C., Winnipeg.
 E. R. C. Clarkson, Toronto.

W. G. Gooderham, Toronto.
 R. S. Hudson, Toronto.
 Col. A. E. Gooderham, Toronto.
 J. H. G. Hagarty, Toronto.
 John Campbell, S.S.C., Edinburgh,
 Scotland.

Capital.

Amount of Capital Stock authorized	\$1,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

Assets.

COMPANY FUNDS.

1. Amount secured by mortgage on real estate including:—		
First mortgages	\$922,824 95	
Agreements for sale	7,952 40	
Interest due	8,312 18	
Interest accrued	11,954 70	
		951,044 23
2. Amount of loans secured by stocks, bonds and other collateral:—		
Principal	\$9,242 15	
Interest accrued	38 85	
		9,281 00
3. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	\$ 68,317 83	
(b) All other bonds	110,000 00	
Interest accrued	3,393 51	
		181,711 34
4. Cash, on deposit with banks	\$143 32	
elsewhere	31,427 68	
		31,571 00
5. All other assets		2,345 82
Total Company Funds		1,175,953 39

GUARANTEED FUNDS.

1. Amount secured by mortgages on real estate including:—		
First mortgages	\$52,999 59	
Second and subsequent mortgages	3,430 55	
		56,430 14
2. Cash on deposit		778 61
Total Guaranteed Funds		57,208 75

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	1,914,690 69
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SUMMARY.

Company Funds	1,175,953 39
Guaranteed Funds	57,208 75
Total Estates, Trusts and Agency Funds	1,914,690 69
Grand Total of Assets	<u>3,147,852 83</u>

Liabilities.

COMPANY FUNDS.

1. Reserve Fund	125,000 00
2. All other liabilities	369 68
3. Dividends to shareholders declared and unpaid	50,000 00
4. Paid up capital	1,000,000 00
5. Balance of Profit and Loss Account	583 71
Total Company Funds	<u>1,175,953 39</u>

GUARANTEED FUNDS.

1. Principal guaranteed	57,100 00
2. Interest due and accrued	108 75
Total Guaranteed Funds	<u>57,208 75</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Estates, Trusts and Agency Funds	1,914,690 69
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SUMMARY.

Company Funds	1,175,953 39
Guaranteed Funds	57,208 75
Estates, Trusts and Agency Funds	1,914,690 69
Grand Total of Liabilities	<u>3,147,852 83</u>

Revenue Account.

INCOME.

1. Interest earned,—	
(a) on mortgages	55,876 84
(b) on bonds, debentures and stocks	19,441 50
(c) on collateral loans	481 70
(d) on bank deposits	2,453 09
	<u>78,253 13</u>
2. Profit on sale of securities and real estate	8,168 16
3. Profit in guaranteed funds	1,100 58
4. Agency fees and commissions earned	19,203 33
5. Other revenue for the year	1,320 17
Total	<u>108,045 37</u>

EXPENDITURE.

6. Licenses and taxes other than taxes on real estate:	
(a) Dominion	1,807 87
(b) Provincial	2,875 75
(c) Municipal	228 75
	<u>4,912 37</u>

7. Commission on loans and on sale of debentures and real estate	647 00
8. All other expenses incurred:—Salaries, \$14,214.72; directors' fees \$2,200.00; auditors' fees, \$500.00; legal fees, \$895.00; rents, \$525.00; travelling expenses, \$21.25; printing and stationery, \$2,188.55; advertising, \$5,160.18; postage, telegrams, telephones and express, \$393.57; miscellaneous, \$1,098.17; total	27,196 44
9. Net profit transferred to Profit and Loss Account	75,289 56
Total	<u>108,045 37</u>

Profit and Loss Account.

Balance brought forward from previous year	294 15
Amount transferred from Revenue account	75,289 56
Total	<u>75,583 71</u>
Dividends to shareholders declared during year	50,000 00
Amount transferred to Special Reserves and Contingency Accounts	25,000 00
Balance of account at December 31st, 1920	583 71
Total	<u>75,583 71</u>

Miscellaneous.

- Specify the officers of the Corporation who are under bond and for what sums respectively:
A. E. Hessin, Manager, \$5,000; M. L. Pentecost, Real Estate, \$2,000; W. L. Vale, Chief Clerk, \$3,000; W. D. Taylor, Clerk, \$1,000; C. W. Irwin, Jr. Accountant \$2,000.
- What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
January 2nd 1920, 4%.
- What is the date appointed for the Annual Meeting? February 2nd 1921.
Date of last Annual Meeting? February 4th 1920.
- State the amount of actual cash receipts during the year excluding Trust Account
 - interest on mortgage investments 53,183 50
 - interest on bonds and debentures and dividends
on stocks 22,062 15
 - loans on collateral security 1,473 67

CAPITAL TRUST CORPORATION.
STATEMENT FOR THE YEAR ENDING DECEMBER 31st, 1920

CONSTATING INSTRUMENTS.

The Capital Trust Corporation, Limited, was incorporated in 1912 by special Act of the Parliament of the Dominion of Canada (2 Geo. V., C. 81).

Registered on the Trust Companies' Register on the 13th day of November, 1913, to transact business in the Province of Ontario, with powers restricted to the provisions of the Loan and Trust Corporations Act.

Head Office—Ottawa.

Officers.

<i>President</i> —Honourable M. J. O'Brien. <i>Vice-Presidents</i> —J. J. Lyons P. P. Gough. A. E. Provost. E. W. Tobin, M.P. <i>Auditor</i> —J. F. Cunningham.	<i>Manager</i> —B. G. Connolly. <i>Secretary</i> —E. T. B. Pennefather.
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Directors.

T. P. Phelan, Toronto. J. F. Brown, Toronto. Jos. Gosselin, Jr. P. V. Byrnes, Hamilton. A. W. Robertson, Montreal. Gordon Grant, C.E., Ottawa.	J. B. Duford, Ottawa. J. J. McFadden, Renfrew. Col. D. R. Street, Ottawa. Hugh Doheny, Montreal. W. H. McAuliffe, Ottawa. Arthur Ferland, Haileybury.
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Capital.

Amount of Capital Stock authorized	2,000,000 00
Amount subscribed:—	
Ordinary	803,800 00
Amount paid in cash:—	
Ordinary:—	
On \$486,400 00 stock fully called	486,400 00
On \$59,663 08 partially paid	59,663 08
	546,063 08

Assets.

COMPANY FUNDS.

1. Amount secured by mortgages on real estate including:—	
First mortgages	74,315 08
Interest due	1,179 34
Interest accrued	1,242 11
	76,736 53
2. Amount of loans secured by stocks, bonds and other collateral:	
Principal	16,351 82
Interest due	524 78
Interest accrued	93 68
	16,970 28
3. Book value of bonds, debentures and debenture stocks:—	
(a) Government:—Dominion, Provincial and United Kingdom	131,941 03
(b) Canadian municipalities, school districts and rural telephone companies	150,140 47
(c) All other bonds	123,399 77
Interest due	11,950 55
Interest accrued	4,194 66
	421,626 48
4. Cash on hand	1,653 92
5. Cash on deposit with banks	53,977 03
6. Advances to estates, trusts etc., under administration	86 03
7. Accrued fees and charges for administering estates	25,070 00
8. All other assets	14,758 75
	610,879 02
Total Company Funds	610,879 02

GUARANTEED FUNDS.

1. Amount secured by mortgage on real estate including:—		
First mortgages	91,685	90
Interest due	4,617	11
Interest accrued	1,792	65
		<u>97,495 66</u>
2. Book value of bonds, debentures and debenture stocks:—		
(a) Government—Dominion, Provincial and United Kingdom	411,241	20
(b) Canadian municipalities, school districts and rural telephone companies	20,278	66
(c) All other bonds	197,307	59
Interest accrued	2,855	78
		<u>631,683 23</u>
3. Cash on hand		5,947 24
4. Cash on deposit with banks		48,874 11
5. Other assets		209 85
Total Guaranteed Funds	784,210	<u>09</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	2,719,350	<u>52</u>
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SUMMARY.

Company Funds	610,879	02
Guaranteed Funds	784,210	09
Estates, Trusts and Agency Funds	2,719,350	52
Grand Total of Assets	4,114,439	<u>63</u>

Liabilities.

COMPANY FUNDS.

1. Contingency fund	10,000	00
2. All other liabilities	285	07
3. Paid up capital	546,063	08
4. Balance of Profit and Loss Account	54,530	87
Total Company Funds	610,879	<u>02</u>

GUARANTEED FUNDS.

1. Principal guaranteed	758,256	07
2. Interest due and accrued	25,954	02
Total Guaranteed Funds	784,210	<u>09</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	2,719,350	<u>52</u>
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SUMMARY.

Company Funds	610,879	02
Guaranteed Funds	784,210	09
Estates, Trusts and Agency Funds	2,719,350	52
Grand Total of Liabilities	4,114,439	<u>63</u>

Revenue Account.

INCOME.

1. Interest earned.—		
(a) on mortgages	5,145	09
(b) on bonds debentures and stocks	21,919	53

(c) on collateral loans	802 25	
(d) on bank deposits	403 22	
		<u>28,270 09</u>
2. Profit on sale of securities and real estate		2,001 95
3. Profit in guaranteed funds		9,865 87
4. Agency fees and commissions earned		31,740 98
5. Other revenue for the year		4,186 30
		<u>76,065 19</u>
Total		<u><u>76,065 19</u></u>

EXPENDITURE.

6. Licenses and taxes other than taxes on real estate:		
(a) Dominion	536 47	
(b) Provincial	1,244 57	
(c) Municipal	398 29	
		<u>2,179 33</u>
7. All other expenses incurred:—Salaries, \$26,148.92; auditors' fees, \$600.00; legal fees, \$628.37; rents, \$5,699.96; travelling expenses, \$2,034.12; printing and stationery, \$2,055.39; advertising, \$2,823.58; postage, telegrams, telephones and express, \$565.62; miscellaneous, \$6,073.40; total		46,629 36
8. Net profit transferred to Profit and Loss Account		27,256 50
		<u>76,065 19</u>
Total		<u><u>76,065 19</u></u>

Profit and Loss Account.

Balance brought forward from previous year	56,802 44
Amount transferred from Revenue account	24,071 50
Premium on capital stock sold during year	3,185 00
	<u>84,058 94</u>
Total	<u><u>84,058 94</u></u>
Dividends to shareholders declared during year	19,528 07
Amount transferred to Special Reserves and Contingency Accounts	10,000 00
Balance of account at December 31st, 1920	54,530 87
	<u>84,058 94</u>
Total	<u><u>84,058 94</u></u>

Miscellaneous.

- What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
March 1st, 1920, 4% per annum.
- What is the date appointed for the Annual Meeting? February 8th, 1921.
Date of last Annual Meeting? February 10th, 1920.
- What is the amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement 10,000 00
- State the amount of actual cash receipts during the year excluding Trust Account receipts for
 - Interest on mortgage investments 4,737 25
 - Interest on bonds and debentures and dividends on stocks 16,681 98
 - Loans on collateral security 401 22

THE CHARTERED TRUST AND EXECUTOR COMPANY
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

CONSTATING INSTRUMENTS.

The Title and Trust Company was incorporated in 1905, by Special Act of Parliament of Canada, 4-5 Edward VII., Chapter 162 (Royal Assent 20th July, 1905). By Section 19 of this Act the Company was required to make an initial deposit with the Receiver-General of Canada to carry on the business of Title Insurance, the said deposit to be increased to \$75,000 within two years from the date of the issue of such license, and to be further increased as the Treasury Board may from time to time require.

In 1907, by Special Act of the Province of Ontario, 7 Edward VII., Chapter 118, the Company was upon the conditions therein specified made admissable to registry under The Loan Corporations Act; and initial registry was granted on the 30th August, 1907.

Head Office, Toronto.

Officers.

President—W. A. Charlton.

Managing Director—John J. Gibson.

Vice-Presidents—Noel Marshall.

Secretary—E. W. McNeill.

W. K. George.

W. S. Morden.

Auditors—Thos. Jenkins and James Hardy.

Directors.

W. R. Hobbs, Toronto.

S. Casey Wood, Toronto.

D. B. Hanna, Toronto.

J. F. M. Stewart, Toronto.

Jas. B. Tudhope, Orillia.

F. R. Lalor, M.P., Dunnville.

J. M. Ferguson, Toronto.

R. Wade, Orillia.

Allan McPherson, Longford Mills.

Frank McLaughlin.

David H. MacLaren.

Capital.

Amount of Capital Stock authorized	\$1,000,000 00
Amount subscribed:—	
Ordinary	501,300 00
Amount paid in cash:—	
Ordinary:—	
On \$493,800.00 stock fully called	\$476,112 79
On \$7,500.00 stock 25% called	3,824 80
	479,937 59

Assets

COMPANY FUNDS.

1. Book value of real estate:—	
Freehold land (including buildings)	1,194 07
2. Amount secured by mortgage on real estate including:—	
First mortgages	173,001 58
Second and subsequent mortgages	33,392 52
Agreements for sale	2,055 15
Interest due	3,186 20
Interest accrued	3,774 08
	215,409 53
3. Amount of loans secured by stocks, bonds and other collateral:	
Principal	13,602 35
Interest due	109 92
Interest accrued	105 05
	13,817 32
4. Book value of bonds, debentures and debenture stocks:—	
(a) Government:—Dominion, Provincial and United Kingdom	11,434 63

(b) Canadian municipalities, school districts and rural telephone companies	95,782 41	
(c) All other bonds	37,611 85	
Interest accrued	1,689 03	
		<u>146,517 92</u>
5. Book value of stocks owned	35,301 12	
Accrued dividend thereon	173 63	
		<u>35,474 75</u>
6. Cash on hand		22,455 29
7. Cash on deposit with banks		6,212 04
8. Advances to estates, trusts, etc. under administration		80,750 34
9. Accrued fees and charges for administering estates		38,919 34
10. All other assets		17,977 40
		<u>578,728 00</u>
Total Company Funds		<u>578,728 00</u>

GUARANTEED FUNDS.

1. Amount secured by mortgages on real estate including:—		
First mortgages	41,263 19	
Interest accrued	1,067 34	
		<u>\$42,330 53</u>
Total Guaranteed Funds		<u>\$42,330 53</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	<u>4,611,354 09</u>
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SUMMARY.

Company Funds	578,728 00
Guaranteed Funds	42,330 53
Estates, Trusts and Agency Funds	4,611,354 09
	<u>5,232,412 62</u>
Grand Total of Assets	<u>5,232,412 62</u>

Liabilities

COMPANY FUNDS.

1. Reserve Fund	60,000 00
2. All other liabilities	18,172 75
3. Dividends to shareholders declared and unpaid	16,797 74
4. Paid up capital	479,937 59
5. Balance of Profit and Loss Account	3,819 92
	<u>578,728 00</u>
Total Company Funds	<u>578,728 00</u>

GUARANTEED FUNDS.

1 Principal guaranteed	41,263 19
2. Interest due and accrued	1,067 34
	<u>42,330 53</u>
Total Guaranteed Funds	<u>42,330 53</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	<u>4,611,354 09</u>
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SUMMARY.

Company Funds	578,728 00
Guaranteed Funds	42,330 53
Estates, Trusts and Agency Funds	4,611,354 09
	<u>5,232,412 62</u>
Grand Total of Liabilities	<u>5,232,412 62</u>

Revenue Account

INCOME.

1. Interest earned,—		
(a) on mortgages	19,900 81	
(b) on bonds, debentures and stocks	14,687 46	
(c) on collateral loans	2,137 19	
		36,725 46
2. Profit on sale of securities and real estate		11,659 40
3. Profit in guaranteed funds		268 42
4. Agency fees and commissions earned		91,287 35
5. Other revenue for the year		2,902 16
Total		<u>\$142,842 79</u>

EXPENDITURE.

6. Licenses and taxes other than taxes on real estate:		
(a) Dominion	1,281 38	
(b) Provincial	3,388 39	
(c) Municipal	2,441 64	
		7,111 41
7. All other expenses incurred:—Salaries, \$56,758 71; directors' fees, \$1,062.70; auditors' fees, \$1,375.00; rents, \$4,166.66; travelling expenses, \$48.90; printing and stationery, \$2,163.16; advertising, \$8,075.72; postage, telegrams, telephones and express, \$1,711.83; miscellaneous, \$22,724.08; total		98,086 76
8. Net profit transferred to Profit and Loss Account		37,644 62
Total		<u>\$142,842 79</u>

Profit and Loss Account

Balance brought forward from previous year	1,183 37
Amount transferred from Revenue account	37,644 62
Total	<u>38,827 99</u>
Dividends to shareholders declared during year	34,008 07
Amount transferred to Special Reserves and Contingency Accounts	1000 00
Balance of Account at December 31st, 1920	3,819 92
Total	<u>38,827 99</u>

Miscellaneous

- Specify the officers of the Corporation who are under bond and for what sums respectively:
John J. Gibson, \$4,000.00; E. W. McNeill, \$3,000.00; W. S. Morden, \$5,000.00.
- What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
January and July 2nd, $3\frac{1}{2}\%$.
- What is the date appointed for the Annual Meeting? February 28th, 1921.
Date of last Annual Meeting? February 28th, 1920.
- In the case of any Company whose stocks, Bonds, or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans, \$6,225.00. The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year, \$307.77.
- State the amount of actual cash receipts during the year excluding Trust Account receipts for
(a) interest on mortgage investments, \$14,687.80.
(b) interest on bonds and debentures and dividends on stocks, \$12,295.08.
(c) loans on collateral security, \$1,867.23.
- State the amount of interest permanently capitalized during the year. (Where a new loan is made on the same security the amount of interest arrears consolidated in the new loan must be included in the above amount.) \$217.01.

CONSOLIDATED TRUSTS CORPORATION.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

CONSTATING INSTRUMENTS

The Consolidated Trusts Corporation was incorporated June 25th, 1903 by special Act, chapter 10, 3 Edward 7.

Head Office, London, Ontario

Officers.

President—Geo G. McCormick.

Manager—M. J. Kent.

Vice-Presidents—1st Thos. Baker . .

Secretary—M. J. Kent.

2nd R. G. Fisher.

Auditors—A. Scream, P. D. Ball.

Directors

Geo. G. McCormick, London.

W E. Robinson, London.

Thomas Baker, London.

Thomas W Scandrett, London

R. G. Fisher, London.

Capital.

Amount of Capital Stock authorized	1,000,000 00
Amount subscribed:—	
Ordinary	279,150 00
Amount paid in cash:—	
Ordinary:—	
On \$249,400.00 stock fully called 249,400.00	
On \$29,750.00 instalment stock 6,612.77.	
	256,012 77

Assets.

COMPANY FUNDS

1. Amount secured by mortgage on real estate including:—		
First mortgages	37,784 62	..
Interest accrued	418 00	38,202 62
2. Book value of bonds, debentures and debenture stocks:—		
(a) All other bonds		19,743 00
3. Book value of stocks owned		66,975 00
4. Cash on deposit with banks		166,642 83
5. Accrued fees and charges for administering estates		97 35
Total Company Funds		291,660 80

Liabilities.

COMPANY FUNDS

1. Reserve Fund	35,000 00
2. Paid up capital	256,012 77
3. Balance of Profit and Loss Account	648 03
Total of Liabilities	291,660 80

Revenue Account.

INCOME

1. Interest earned,—			
(a) on mortgages	2,635	70	
(b) on bonds, debentures and stocks	4,844	00	
(c) on bank deposits	6,355	24	13,834 94

2. Agency fees and commissions earned	2,108 74
Total	15,943 68

EXPENDITURE.

3. Interest incurred	227 71
4. Amount by which ledger values of assets were written down	4,500 00
5. Licenses and taxes on real estate:	
(a) Provincial	627 24
6. Commission on loans and on sale of debentures and real estate	108 84
7. All other expenses incurred:—directors' fees, \$360.02; printing and stationery, \$30.94; advertising, \$71.17; postage, tele- grams, telephones and express, \$3.14; miscellaneous, \$151.37; total	616 64
Total ..	6,080 43
8. Net profit transferred to Profit and Loss Account	9,863 25
	15,943 68

Profit and Loss Account.

Balance brought forward from previous year	784 73
Amount transferred from Revenue account	9,863 25
Total	10,648 03
Amount transferred to Special Reserves and Contingency Accounts	10,000 00
Balance of account at December 31st, 1920	648 03
Total	10,648 03

Miscellaneous

- Specify the officers of the Corporation who are under bond and for what sums respectively; Manager, \$2,000.00.
- What is the date appointed for the Annual Meeting? February 17th, 1921.
Date of last Annual Meeting? February 19th, 1920.
- State the amount of actual cash receipts during the year excluding Trust Account receipts for,

(a) interest on mortgage investments	3,672 00
(b) interest on bonds and debentures and dividends on stocks	4,886 00

THE FIDELITY TRUSTS COMPANY OF ONTARIO
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

CONSTATING INSTRUMENTS.

Incorporated on the twenty-third of March, 1910, by Letters Patent of Ontario, issued under The Loan Corporations' Act, R.S.O. 1897, Chapter 205.

Head Office, London.

Officers

President—Thos. H. Purdom, K. C.

Vice-President—Alexander Purdom.

Manager—W. J. Harvey.

Auditors,—Wm. C. Benson, F. W. Raymond.

Directors

John Purdom, London.

John Milne, London.

Thomas H. Purdom, K. C. London.

Thomas A. Rowat, London.

Nathaniel Mills, London.

Alexander Purdom, London.

Capital.

Amount of Capital Stock authorized	500,000 00
Amount subscribed:—	
Ordinary	300,000 00
Amount paid in cash:—	
Ordinary:—	
On \$105,000.00 stock fully called	105,000 00
On \$195,000.00 stock 10% called	19,500 00
	124,500 00

Assets

COMPANY FUNDS

1. Amount secured by mortgage on real estate including:—		
Second and subsequent mortgages	1,750 00	
Interest due	255 00	
Interest accrued	20 41	2,025 41
2. Amount of loans secured by stocks, bonds and other collateral:		
Principal	2,000 40	
Interest due	60 00	
Interest accrued	60 00	2,120 40
3. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	967 50	
(b) Canadian municipalities, school districts and rural telephone companies	1,525 01	
(c) All other bonds	10,000 00	
Interest accrued	203 73	12,696 24
4. Book value of stocks owned	101,050 00	
Accrued dividends thereon	649 50	101,699 50
5. Cash on deposit with banks		23,947 71
6. All other assets		450 00
Total Company Funds		142,939 26

GUARANTEED FUNDS.

1. Amount secured by mortgages on real estate including:—		
First mortgages	171,123 15	
Interest due	1,714 82	
Interest accrued	2,947 24	
Total Guaranteed Funds		175,785 21

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	1,010,989 55
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SUMMARY.

Company Funds	142,939 26
Guaranteed Funds	175,785 21
Estates, Trusts and Agency Funds	1,010,989 55
Grand Total of Assets	1,329,714 02

Liabilities

COMPANY FUNDS.

1. Dividends to shareholders declared and unpaid	1,556 25
2. Paid up capital	124,500 00
3. Balance of Profit and Loss Account	16,883 01
Total Company Funds	142,939 26

GUARANTEED FUNDS.

1. Principal guaranteed	162,907 25
2. Interest due and accrued	3,628 25
3. Due to Trust and Agency Account	9,249 71
Total Guaranteed Funds	175,785 21

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	1,010,989 55
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SUMMARY

Company Funds	142,939 26
Guaranteed Funds	175,785 21
Estates, Trusts and Agency Funds	1,010,989 55
Grand Total of Liabilities	1,329,714 02

Revenue Account

INCOME

1. Interest earned,—		
(a) on mortgages	71 24	
(b) on bonds, debentures and stocks	3,356 67	
(c) on collateral loans	444 79	
(d) on bank deposits	968 97	4,841 67
2. Profit in guaranteed funds		1,938 62
3. Agency fees and commissions earned		5,150 04
4. Other revenue for the year		15 00
Total		11,945 33

EXPENDITURE.

5. Licenses and taxes other than taxes on real estate:		
(a) Dominion	113 38	
(b) Provincial	531 82	
(c) Municipal	88 20	733 40
6. All other expenses incurred:—Salaries, \$1,670.00; auditors' fees, \$50.00; legal fees, \$120.00; printing and stationery, \$116.12; advertising, \$190.57; postage, telegrams, telephones and		

express, \$80.00; miscellaneous, \$67.45; total	2,294 14
7. Net profit transferred to Profit and Loss Account	8,917 79
Total	11,945 33

Profit and Loss Account

Balance brought forward from previous year	14,190 22
Amount transferred from Revenue account	8,917 79
Total	23,108 01
Dividends to shareholders declared during year	6,225 00
Balance of account at December 31st, 1920	16,883 01
Total	23,108 01

Miscellaneous

1. Specify the officers of the Corporation who are under bond and for what sums respectively. Manager, \$10,000.00; Accountant, \$5,000.00
2. What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
January 2nd, 2½%; April 1st, 1¼%; July 2nd, 1¼%; October 1st, 1¼%.
3. What is the date appointed for the Annual Meeting? Such date in February as directors may appoint.
Date of last Annual Meeting? February 24th, 1920.
4. In the case of any Company whose Stocks, Bonds, or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans 1,750 00
The aggregate amount of any prior charges or mortgages on
The amount of interest due and unpaid, whether capitalized
or not 255 00
The amount of interest on such loans taken credit for in the
Profit and Loss Account during the past year 275 41
The aggregate amount of any prior charges or mortgages on
lands, properties or assets securing such mortgages or
other securities 13,500 00
5. State the amount of actual cash receipts during the year excluding Trust
Account receipts for
(a) interest on bonds and debentures and dividends on
stocks 3,980 67
(b) loans on collateral security 708 69
6. Give dates and amounts of any sums loaned or advanced to Guaranteed
Account. December 31st, 1920—9,249.71.

THE GUELPH TRUST COMPANY
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

CONSTATING INSTRUMENTS.

Incorporated on the 26th day of May, 1917, by Letters Patent of Ontario, issued under the Loan and Trust Corporations' Act, R.S.O. 1914, Chapter 184.

Head Office, Guelph, Ontario.

Officers

President—Charles E. Howitt. *Managing Director and Secretary*—J. E. McElderry.
Vice-President—George D. Forbes. *Auditors*—J. M. Scully C.A.; J. Scully.

Directors

Charles E. Howitt, Guelph. A. B. Petrie, Guelph.
 George D. Forbes, Hespeler. J. E. McElderry, Guelph.
 H. Howitt, M.D., F.A.C.S., Guelph. W. E. Phin, Hamilton.

Capital

Amount of Capital Stock authorized	\$1,000,000 00
Amount subscribed:—	
Ordinary	361,500 00
Amount paid in cash:—	
Ordinary:—	
On \$258,000.00 stock fully called	258,000 00
On \$103,500.00 stock 33½% called	34,500 49
	292,500 49

Assets

COMPANY FUNDS.

1. Amount secured by mortgage on real estate including:—		
First mortgages	\$200,478 13	
Interest due	5,888 15	
Interest accrued	5,407 42	
		211,773 70
2. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion and Provincial	\$80,493 68	
(b) Canadian municipalities	23,016 97	
Interest due	315 00	
Interest accrued	1,057 93	
		104,883 58
3. Cash on hand		286 10
4. Cash on deposit with banks		9,904 79
5. All other assets		1,446 71
Company Funds		328,294 88

GUARANTEED FUNDS.

1. Amount secured by mortgages on real estate including:—		
First mortgages	\$70,494 65	
Interest due	1,530 92	
Interest accrued	2,213 58	
		74,239 15
2. Cash on hand		1,060 00
3. Cash on deposit with banks		655 10
Guaranteed Funds		75,954 25

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	109,712 49
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SUMMARY.

Company Funds	328,294 88
Guaranteed Funds	75,954 25
Estates, Trusts and Agency Funds	109,712 49
Grand Total of Assets	<u>513,961 62</u>

Liabilities

COMPANY FUNDS.

1. Taxes other than taxes on real estate	103 05
2. Reserve Fund	20,000 00
3. All other liabilities	2,335 20
4. Dividends to shareholders declared and unpaid	7,312 51
5. Paid up capital	292,500 49
6. Balance of Profit and Loss Account	6,043 63
Total Company Funds	<u>328,294 88</u>

GUARANTEED FUNDS.

1. Principal guaranteed	74,129 68
2. Interest due and accrued	1,824 57
Total Guaranteed Funds	<u>75,954 25</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	109,712 49
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SUMMARY.

Company Funds	328,294 88
Guaranteed Funds	75,954 25
Estates, Trusts and Agency Funds	109,712 49
Grand Total of Liabilities	<u>513,961 62</u>

Revenue Account

INCOME.

1. Interest earned,—		
(a) on mortgages	\$15,756 36	
(b) on bonds, debentures and stocks	5,867 50	
(c) on bank deposits	37 92	
		21,661 78
2. Profit on sale of securities		375 17
3. Profit in guaranteed funds		995 71
4. Agency fees and commissions earned		4,651 72
5. Other revenue for the year		773 59
Total		<u>28,457 97</u>

EXPENDITURE.

6. Licenses and taxes other than taxes on real estate:—		
(a) Dominion	\$157 51	
(b) Provincial	543 28	
(c) Municipal	176 62	
(d) Reserved for Income Taxes	2,335 20	
(e) War Taxes accrued under Special War Revenue Act, 1915	103 05	
		3,315 66
7. All other expenses incurred:—Salaries, \$1,000.00; legal fees, \$55.00; printing and stationery, \$262.10; advertising, \$76.44; postage, telegrams, telephones and express, \$61.96; miscellaneous, \$37.79; total.		1,493 29
8. Net profit transferred to Profit and Loss Account		23,649 02
Total		<u>28,457 97</u>

Profit and Loss Account

Balance brought forward from previous year	\$7,019 63
Amount transferred from Revenue Account	\$7,019 63
Total	30,668 65
Dividends to shareholders declared during year	14,625 02
Amount transferred to Reserve Fund	10,000 00
Balance of account at December 31st, 1920	6,043 63
Total	30,668 65

Miscellaneous

1. Specify the officers of the Corporation who are under bond and for what sums respectively:
Managing-Director, \$10,000; Accountant \$6,000; Other Officers, \$15,000.
2. What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
January 2nd, and July 2nd, five per cent. per annum.
3. What is the day appointed for the Annual Meeting? February 23, 1921.
Date of last Annual Meeting? February 25, 1920.
4. State the amount of actual cash receipts during the year excluding Trust Account receipts for:
(a) interest on mortgage investments \$16,616 90
(b) interest on bonds and debentures 6,019 87
5. State the amount of interest permanently capitalized during the year. (Where a new loan is made on the same security the amount of interest arrears consolidated in the new loan must be included in the above amount.) 142 66

THE IMPERIAL TRUSTS COMPANY OF CANADA
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

CONSTATING INSTRUMENTS.

Incorporated on the 23rd day of June, 1887, by special Act of the Dominion of Canada, 50-51 Vic., c. 115 (D.), which in 1890 was amended by 53 Vic., c. 101 (D.).

Head Office, Toronto.

Officers.

President—Brig. Gen. Jas. H. Mitchell. *Manager*—John A. Withrow.
D.S.O.

Vice-President—Arthur J. Jackson.

Auditors—Stiff Bros. & Sime and Riddell, Stead, Graham & Hutchison.

Directors.

Brig.-Gen. Jas. H. Mitchell, D.S.O., A. C. McMaster, Toronto.
Toronto. The Hon. George Lynch Staunton, K. C.,
E. J. B. Duncan, Toronto. Hamilton.
Arthur J. Jackson, Toronto. J. W. Seymour Corley, K.C., Toronto.
A. W. Marquis.

Capital

Amount of Capital Stock authorized	\$400,000 00
Amount subscribed:—	
Ordinary	400,000 00
Amount paid in cash:—	
Ordinary:—	
On \$400,000.00 stock 50% called	214,179 00

Assets

COMPANY FUNDS.

1. Book value of real estate held by the corporation:—		
Office premises	\$85,093 75	
Leasehold land (including buildings)	17,742 23	
		102,835 98
2. Amount secured by mortgage on real estate including:—		
First mortgages	\$25,998 50	
Second and subsequent mortgages	5,738 32	
Agreements for sale	112,375 38	
Interest accrued	1,379 70	
		145,491 90
3. Book value of stocks owned	\$9,302 00	
Accrued dividends thereon	100 00	
		9,402 00
4. Cash on hand		14 34
5. Cash, on deposit with banks	\$32,397 47	
Elsewhere	2,357 53	
		34,755 00
6. All other assets		7,236 08
Total Company Funds		299,735 30

GUARANTEED FUNDS.

1. Amount secured by mortgages on real estate including:—		
First mortgages	\$78,973 59	
Interest accrued	1,480 58	
		80,454 17
2. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	\$179,966 36	
(b) Canadian municipalities, school districts and rural telephone companies	158,416 55	
Interest accrued	5,149 25	
		343,532 16

3. Cash on hand		12,199 19
4. Cash, on deposit with banks	\$73,868 43	
Elsewhere	9,442 86	
		<u>83,311 29</u>
5. Other assets		456,220 03
Total Guaranteed Funds		<u>975,716 84</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	3,963,551 81
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SUMMARY.

Company Funds	299,735 30
Guaranteed Funds	975,716 84
Estates, Trusts and Agency Funds	3,963,551 81
	<u>5,239,003 95</u>

Liabilities

COMPANY FUNDS.

1. Salaries, rents and other expenses due and accrued	348 10
2. Reserve Fund	50,000 00
3. Contingency Fund	14,024 17
4. All other liabilities	166 67
5. Dividends to shareholders declared and unpaid	75 00
6. Paid up capital	214,179 00
7. Balance of Profit and Loss Account	20,942 36
	<u>299,735 30</u>

GUARANTEED FUNDS.

1. Principal guaranteed	970,575 90
2. Interest due and accrued	5,140 94
	<u>975,716 84</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	3,963,551 81
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SUMMARY.

Company Funds	299,735 30
Guaranteed Funds	975,716 84
Estates, Trusts and Agency Funds	3,963,551 81
	<u>5,239,003 95</u>

Revenue Account

INCOME.

1. Rents earned,—(Including \$4,958.33 on office premises)	6,934 19
2. Interest earned,—	
(a) on mortgages and agreements for sale	\$10,320 41
(b) on bonds, debentures and stocks	650 00
(c) on bank deposits	66 16
	<u>11,036 57</u>
3. Profit in guaranteed funds	53,119 03
4. Agency fees and commissions earned	19,983 12
5. Other revenue for the year	221 33
	<u>91,294 24</u>

EXPENDITURE.

6. Expenditure—Real Estate	6,475 51
7. Amount by which ledger values of assets were written down	824 37
8. Decrease in market value of securities and real estate	450 00
9. Licenses and taxes other than taxes on real estate:	
(a) Dominion	\$722 55
(b) Provincial	622 23
(c) Municipal	1,235 25
	2,580 03
10. All other expenses incurred:—Salaries, \$21,818.05; directors' fees and salaries, \$9,979.13; auditors' fees, \$2,900.00; legal fees, \$667.48; rents, \$3,541.67; printing and stationery, \$1,865.36; advertising, \$3,362.82; postage, telegrams, telephones and express, \$410.14; miscellaneous, \$1,239.90; total	45,784 56
11. Net profit transferred to Profit and Loss Account	35,179 78
Total	91,294 24

Profit and Loss Account

Balance brought forward from previous year	\$10,417 37
Amount transferred from Revenue Account	35,179 78
Total	45,597 15
Dividends to shareholders declared during the year	12,332 49
Amount transferred to Special Reserves and Contingency Accounts	12,322 30
Balance of Account at 31st December, 1920	20,942 36
Total	45,597 15

Miscellaneous

1. Specify the officers of the Corporation who are under bond, and for what sums respectively:— Manager, \$15,000.	
2. What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively? December 31st, 1920, \$3.00 per share per annum.	
3. What is the date appointed for the Annual Meeting? Feb. 18th, 1921. Date of last Annual Meeting? Feb. 27th, 1920.	
4. In the case of any Company whose Stocks, Bonds, or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans	127,701 87
The amount of interest due and unpaid, whether capitalized or not	1,372 00
The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year	1,372 00
The aggregate amount of any prior charges or mortgages on lands, properties or assets securing such mortgages or other securities	25,000 00
5. State the amount of actual cash receipts during the year excluding Trust Account receipts for,—	
(a) interest on mortgage investments and agreements of sale	12,171 57
(b) interest on bonds and debentures and dividends on stocks	650 00
(c) net loss from real estate	776 57

THE LONDON AND WESTERN TRUSTS COMPANY LIMITED
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

CONSTATING INSTRUMENTS.

Incorporated on the 17th September, 1896, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies' Letters Patent Act, R.S.O., 1887, chapter 157. See also Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

Head Office, London, Ontario.

Officers

President—Arthur T. Little.

Manager, Secretary—John S. Moore.

Vice-Presidents—J. L. Englehart.

M. Masuret.

Auditors—F. G. Jewel, F.C.A., A. Dale.

Directors

John McClary, London.

E. Meredith, K.C., London.

G. B. Harris, London.

A. M. Smart, London.

Hon. C. S. Hyman, London.

George Mair, Windsor.

C. R. Somerville, London.

Col. Thos. S. Hobbs, London.

John Pringle, London.

John M. Dillon, London.

George C. Gunn, London.

George M. Reid, London.

Gordon J. Ingram, London.

T. Archibald McMahan, London.

Geo G. Moncrieff, Petrolia.

William C. Kennedy, M.P., Windsor.

John S. Moore, London.

Colin M. Duffield, London.

Capital

Amount of Capital Stock authorized	\$500,000 00
Amount subscribed:—	
Ordinary	500,000 00
Amount paid in cash:—	
Ordinary:—	
On \$500,000.00 stock fully called	500,000 00

Assets

COMPANY FUNDS.

1. Book value of real estate:—		
Office premises		43,613 29
2. Amount secured by mortgage on real estate including:—		
First mortgages	\$363,929 30	
Agreements for sale	3,387 65	
Interest due	1,403 03	
Interest accrued	8,173 63	
		376,893 61
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	\$83,974 81	
Interest due	48 75	
Interest accrued	1,703 98	
		85,727 54
4. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	\$22,120 75	
(b) Canadian municipalities, school districts and rural telephone companies	44,578 32	
(c) All other bonds	157,806 62	
Interest accrued	4,712 26	
		229,217 95
5. Cash on deposit with banks		6,552 98
Total Company Funds		742,005 37

GUARANTEED FUNDS.

1. Amount secured by mortgages on real estate including:—		
First mortgages	\$36,687 94	
Interest due	118 38	
Interest accrued	694 12	
		37,500 44
2. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	\$5,000 00	
Interest accrued	45 20	
		5,045 20
Total Guaranteed Funds		42,545 64

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	11,064,473 91
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SUMMARY.

Company Funds	742,005 37
Guaranteed Funds	42,545 64
Estates, Trusts and Agency Funds	11,064,473 91
Grand Total of Assets	11,849,024 92

Liabilities

COMPANY FUNDS.

1. Reserve Fund	220,000 00
2. Dividends to shareholders declared and unpaid	8,750 00
3. Paid up Capital	500,000 00
4. Balance of Profit and Loss Account	13,255 37
Total Company Funds	742,005 37

GUARANTEED FUNDS.

1. Principal, represented by Guaranteed Investment Receipts	41,431 00
2. Interest due and accrued and profit reserved thereon	1,114 64
Total Guaranteed Funds	42,545 64

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	11,064,473 91
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SUMMARY.

Company Funds	742,005 37
Guaranteed Funds	42,545 64
Estates, Trusts and Agency Funds	11,064,473 91
Grand Total of Liabilities	11,849,024 92

Revenue Account

INCOME.

1. Interest earned,—		
(a) on mortgages	\$35,183 61	
(b) on bonds, debentures and stocks	22,386 49	
(c) on collateral loans	5,307 46	
(d) on bank deposits	847 23	
		63,724 79

2. Profit on sale of securities and real estate	2,379 05
3. Profit in guaranteed funds	1,665 65
4. Agency fees and commissions earned	43,798 13
5. Other revenue for the year, Security box rentals	718 50
Total	112,286 12

EXPENDITURE.

6. Interest incurred	2,248 71
7. Loss on sale of securities and real estate owned absolutely by the Corporation	528 77
8. Licenses and taxes other than taxes on real estate:	
(a) Dominion	\$8,307 13
(b) Provincial	1,919 67
(c) Municipal	470 40
	10,697 20
9. Commission on loans and on sale of debentures and real estate	2,194 13
10. All other expenses incurred:—Salaries, \$24,912.12; directors' fees, \$2,890.15; auditors' fees, \$2,400.00; rents, \$686.64; travelling expenses, \$51.15; printing and stationery, \$1,742.77; advertising, \$1,243.03; postage, telegrams, telephones and express, \$629.18 miscellaneous, \$493.08; total	35,048 12
11. Net profit transferred to Profit and Loss Account	61,569 19
Total	112,286 12

Profit and Loss Account

Balance brought forward from previous year	14,186 18
Amount transferred from Revenue account	61,569 19
Amount transferred from Special Reserves and Contingency Accounts ...	1,000 00
Government and Municipal Taxes provided for in 1919	3,000 00
Total	79,755 37
Dividends to shareholders declared during year	35,000 00
Amount transferred to Reserve Account	30,000 00
Amount Written off Office Premises	1,500 00
Balance of account at December 31st, 1920	13,255 37
Total	79,755 37

Miscellaneous

- Specify the officers of the Corporation who are under bond and for what sums respectively:
Manager, \$5,000.00; Assistant Manager, \$7,500.00; 7 other officers, \$14,000.00;
Total, \$26,500.00.
- What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
January 2nd, 1920; July 2nd, 1920; April 1st, 1920; October 1st, 1920; 7% per annum paid in each case.
- What is the date appointed for the Annual Meeting? February 17th, 1921.
Date of last Annual Meeting? February 19th, 1920.
- State the amount of actual cash receipts during the year excluding Trust Account receipts for:
 - interest on mortgage investments, \$29,960.83.
 - interest on bonds and debentures and dividends on stocks, \$13,100.09.
 - loans on collateral security, \$4,132.87.

MERCANTILE TRUST COMPANY OF CANADA LIMITED
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

CONSTATING INSTRUMENTS

The Mercantile Trust Company of Canada, Limited, was incorporated by Letters Patent of the Dominion of Canada, bearing date the 12th November, 1906.

Authorized by special Act of Legislature of Ontario, 7 Edw. VII., chap. 115, to transact business therein as specified in section 1 (3) of the said Act, which enacts as follows:

"(3) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to The Trust Companies Act, and shall be subject to the general provisions of the said Act, and of the general public law of the said Province relating to trust companies and trusts."

Head Office, Hamilton, Ontario.

Officers

President—Cyrus A. Birge.

Manager—S. C. Macdonald.

Vice-Presidents—Lt.-Col. Henry L. Roberts. *Secretary*—S. C. Macdonald.
 James Turnbull.

Auditors—C. S. Scott, G. E. F. Smith.

Directors

J. F. Kavanagh, Hamilton.

Col. John I. McLaren, Hamilton.

Sir John S. Hendrie, Hamilton.

Lt.-Col. W. H. Merritt, St. Catharines.

Thos. C. Haslett, K. C. Hamilton.

Maj.-Gen. The Hon. S. C. Mewburn, Hamilton.

J. J. Greene, Hamilton.

Stanley Mills, Hamilton.

A. E. Dymont, Toronto.

C. S. Wilcox, Hamilton.

C. C. Dalton, Toronto.

W. A. Wood, Hamilton.

Capital

Amount of Capital Stock authorized	1,000,000 00
Amount subscribed:—	
Ordinary	500,000 00
Amount paid in cash:—	
Ordinary	500,000 00
On \$500,000.00 stock fully called	500,000 00

Assets

COMPANY FUNDS

1. Book value of real estate:—		
Office premises	65,000 00	
Freehold land (including buildings)	22,859 65	
		87,859 65
2. Amount secured by mortgage on real estate including:—		
First mortgages	282,541 06	
Second and subsequent mortgages	3,250 00	
Agreements for sale	37,285 26	
Interest due	14,788 88	
Interest accrued	10,771 13	
		348,636 33
3. Amount of loans secured by stocks, bonds and other collateral:—		
Principal	129,189 61	
Interest due	444 27	
		129,633 88
4. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	130,482 29	

(b) Canadian municipalities, school districts and rural telephone companies	24,900 21	
(c) All other bonds	26,321 98	
Interest accrued	1,947 85	
Total		\$183,652 33
5. Cash on hand		600 00
6. Cash on deposit with banks \$13,976.10; elsewhere \$1,142.66;		15,118 76
7. Advances to estates, trusts, etc., under administration		5,809 20
8. All other assets.		29,843 38
Total Company Funds		<u>801,153 53</u>

GUARANTEED FUNDS.

1. Amount secured by mortgages on real estate including:—		
First mortgages	397,563 59	
Interest due	2,190 86	
Interest accrued	9,488 67	
		409,243 12
2. Cash on deposit with banks, \$4,028.97;		4,028 97
Total Guaranteed Funds		<u>413,272 09</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	<u>4,704,887 44</u>
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SUMMARY.

Company Funds	801,153 53
Guaranteed Funds	413,272 09
Estates, Trusts and Agency Funds	4,704,887 44
Grand Total of Assets	<u>5,919,313 06</u>

Liabilities

COMPANY FUNDS.

1. (a) Money borrowed from banks: —		
Without security		103,424 35
(b) Money borrowed elsewhere:—		
Without security		20,914 52
2. Taxes other than taxes on real estate		4,000 00
3. Reserve Fund		125,000 00
4. Contingency fund		19,000 00
5. Dividends to shareholders declared and unpaid		12,500 00
6. Paid up capital		500,000 00
7. Balance of Profit and Loss Account		16,314 66
Total Company Funds		<u>801,153 53</u>

GUARANTEED FUNDS.

1. Principal guaranteed	407,469 55
2. Interest due and accrued	5,802 54
Total Guaranteed Funds	<u>413,272 09</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	<u>4,704,887 44</u>
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SUMMARY.

Company Funds	801,153 53
Guaranteed Funds	413,272 09
Estates, Trusts and Agency Funds	4,704,887 44
Grand Total of Liabilities	<u>5,919,313 06</u>

Revenue Account

INCOME.

1. Rents earned,—	800 00
2. Interest earned,—	
(a) on mortgages	26,270 28
(b) on bonds, debentures and stocks	10,915 94
(c) on collateral loans	5,813 63
(d) on bank deposits	200 45
3. Profit in guaranteed funds	43,200 30
4. Agency fees and commissions earned	6,634 80
5. Other revenue for the year	57,222 58
	4,743 91
Total	112,601 59

EXPENDITURE.

6. Interest incurred	7,465 79
7. Loss on sale of securities and real estate owned absolutely by the Corporation	4,257 73
8. Licenses and taxes other than taxes on real estate:	
(a) Dominion	3,391 90
(b) Provincial	2,565 07
(c) Municipal	2,115 50
9. Commission on loans and on sale of debentures and real estate	8,072 47
10. All other expenses incurred:—Salaries, \$20,797.08; directors' fees, \$2,125.00; auditors' fees, \$500.00; legal fees, \$256.26; travelling expenses, \$488.93; printing and stationery, \$1,673.76; advertising, \$3,013.50; postage, telegrams, telephones and express \$1,146.66; miscellaneous, \$4,144.72; total	1,923 59
11. Net profit transferred to Profit and Loss Account	34,145 91
	56,736 10
Total	\$112,601 59

Profit and Loss Account

Balance brought forward from previous year	7,578 56
Amount transferred from Revenue account	56,736 10
Total	64,314 66
Dividends to shareholders declared during year	35,000 00
Amount transferred to Special Reserves and Contingency Accounts	13,000 00
Balance of account at December 31st, 1920	16,314 66
Total	64,314 66

Miscellaneous

- Specify the officers of the Corporation who are under bond and for what sums respectively. Manager, \$15,000.00; Accountant, \$10,000.00; Trust Officer, \$10,000.00; Sundry members of staff for amounts aggregating \$9,000.00.
- What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively? January 2nd, 1½% April 1st, 1½%; July 2nd, 1½%; October 1st, 1½%.
- What is the date appointed for the Annual Meeting? February 14th, 1921. Date of last Annual Meeting? February 16th, 1920.
- State the amount of actual cash receipts during the year excluding Trust Account receipts for,

(a) interest on mortgage investments	\$24,248 77
(b) interest on bonds and debentures and dividends on stocks	10,444 90
(c) loans on collateral security	6,271 57
(d) net revenue from real estate	800 00
- Give dates and amounts of any sums loaned or advanced to Guaranteed Account
May 31st, \$3,300.00.

MONTREAL TRUST COMPANY **STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920**

Constituting Instruments.

The Montreal Trust Company was incorporated on the 21st day of March, 1889, by special Act of the Province of Quebec, 52 Vic., c. 72 (Q), and subsequent special amending Act, under the name of the Montreal Safe Deposit Company.

By special Acts the name was changed in 1895 to the Montreal Trust and Deposit Company (59 Vic., c. 70 (Q)), and again in 1909 to the Montreal Trust Company, 9 Edw. VII., c. 115 (Q).

Authorized by Order-in-Council to carry on business in the Province of Ontario as from the 11th day of March, 1909, subject to certain conditions and limitations.

Registered on the Trust Companies Register, 21st January, 1913.

The Company has a deposit with the Province of Ontario amounting to \$200,000.00.

Head Office, Montreal.

Officers

President—Sir H. S. Holt.

General Manager—F. G. Donaldson.

Vice-President—A. J. Brown, K.C.

Manager—W. S. Greene.

Auditors—Deloitte, Plender, Griffiths and Co.

Directors

Sir H. S. Holt, Montreal.

C. E. Neill, Montreal.

James Redmond, London, Eng.

Hugh Paton, Montreal.

G. H. Duggan, Montreal.

Hon. N. Curry, Montreal.

Wm. Molson Macpherson, Quebec.

Stuart Strathy, Toronto.

George Caverhill, Montreal.

T. Sherman Rogers, Halifax.

A. H. Sims, Montreal.

J. E. Aldred, Montreal.

Lord Beaverbrook, London, Eng.

Hon. W. B. Ross, Halifax.

A. J. Brown, Montreal.

F. P. Jones, Montreal.

Robert Adair, Montreal.

E. L. Pease, Montreal.

F. W. Ross, Quebec.

Hon. R. Dandurand, Montreal.

F. W. Molson, Montreal.

Capital

Amount of Capital Stock authorized.....	1,000,000 00
Amount subscribed:—	
Ordinary	1,000,000 00
Amount paid in cash:—	
Ordinary:—	
On \$1,000,000.00 stock fully called	1,000,000 00

Assets

COMPANY FUNDS.

1. Book value of real estate:—		
Office premises	409,458 23	
Freehold land (including buildings)	27,142 56	
		436,600 84
2. Rents due \$6,078.05		6,078 05
3. Amount secured by mortgage on real estate including:—		
First mortgages	320,960 37	
Interest due	5,689 15	
Interest accrued	2,291 55	
		328,941 07
4. Amount of loans secured by stocks, bonds and other collateral:—		
Principal	1,063,842 15	
		1,063,842 15
5. Book value of bonds, debentures and debenture stocks:—		
(a) Government—Dominion, Provincial and United Kingdom	4,171 00	
(b) All other bonds	41,057 64	
		45,228 64

6. Book value of stocks owned	1,300,067 00
7. Cash on hand	1,173 51
8. Cash on deposit with banks	96,555 40
9. Deposits with Provincial Governments	435,000 00
10. All other assets	84,866 14

Total Company Funds	3,798,352 80
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GUARANTEED FUNDS.

1. Call loans secured by stocks, bonds, etc.	2,195,817 40
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Total Guaranteed Funds	2,195,817 40
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ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	72,724,634 78
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SUMMARY.

Company Funds	3,798,352 80
Guaranteed Funds	2,195,817 40
Estates, Trusts and Agency Funds	72,724,634 78

Grand Total of Assets	78,718,804 98
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Liabilities

COMPANY FUNDS.

1. (a) Money borrowed from banks:—	
With security	759,494 03
(b) Money borrowed elsewhere:—	
Without security	688,441 37
2. Taxes other than taxes on real estate	20,090 41
3. Salaries, rents and other expenses due and accrued	11,049 82
4. Reserve Fund	1,000,000 00
5. Contingency fund Reserve	143,564 91
6. Dividends to shareholders declared and unpaid	25,000 00
7. Paid up capital	1,000,000 00
8. Balance of Profit and Loss Account	150,712 26

Total Company Funds	3,798,352 80
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GUARANTEED FUNDS.

1. Principal guaranteed	2,195,817 40
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Total Guaranteed Funds	2,195,817 40
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ESTATES, TRUSTS AND AGENCY FUNDS

Total Estates, Trusts and Agency Funds	72,724,634 78
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SUMMARY.

Company Funds	3,798,352 80
Guaranteed Funds	2,195,817 40
Estates, Trusts and Agency Funds	72,724,634 78

Grand Total of Liabilities	78,718,804 98
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Revenue Account

INCOME.

1. Rents etc. earned, on office premises	60,865 95
2. Interest earned:—	
(a) on mortgages	13,452 91
(b) on bonds, debentures and stocks	73,319 40

(c) on collateral loans	39,062 09	
(d) on bank deposits, et	7,654 88	
		133,489 28
3. Agency fees and commissions earned		52,286 05
4. Other revenue for the year		106,046 22
Total		352,687 50

EXPENDITURE.

5. Licenses and taxes other than taxes on real estate:—		
(a) Provincial etc.	3,692 83	
(b) Municipal	12,926 12	
		16,618 95
6. All other expenses incurred:—Salaries, \$87,083.53; directors fees, \$5,500.00; auditors fees, \$2,750.00; legal fees, \$1,312.37; rents, & light \$8,614.81; fuel and power, \$7,803.94; printing and stationery, \$5,714.23; advertising, \$5,994.77; postage, telegrams, telephones and express, \$2,158.32; miscellaneous, \$7,838.61; total		134,770 58
7. Net Profit transferred to Profit and Loss Account		201,297 97
Total		352,687 50

Profit and Loss Account

Balance brought forward from previous year	59,935 06
Amount transferred from revenue account	201,297 97
Total	261,233 03
Dividends to shareholders declared during year	100,000 00
Amount transferred to Reserve for Dominion Income Tax	10,520 77
Balance of account at December 31st, 1920	150,712 26
Total	261,233 03

Miscellaneous

- Specify the officers of the Corporation who are under bond and for what sums respectively; All officers of the Company for a total of \$144,500.00.
- What were the dividend days of the Corporation in 1920 and what rate or rates of dividends were declared payable on those dates respectively?
15th day of January 2%, April 2½%, July 2½%, & October 2½%.
- What is the date appointed for the Annual Meeting? Any day in January at will of directors.
Date of last Annual Meeting? January 16th, 1920.
- In the case of any Company whose Stocks, Bonds, or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgage or other security, or unsecured, state the aggregate amount of such loans; \$99,456.65.
The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year; \$4,802.32.
- What is the amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement? \$87,070.46.
- State the amount of actual cash receipts during the year excluding Trust Account receipts for:—
 - interest on mortgage investments, \$11,500.40.
 - interest on bonds and debentures and dividends on stocks, \$108,301.17.
 - loans on collateral security, \$52,689.56.
 - net revenue from real estate, Montreal Trusts Bldg. Rents etc. \$34,590.21.
- State maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise, and the amount and particulars of such securities; also amount owing December 31st, 1920;
No money loaned during 1920; Amount owing December 31st, 1920, \$256,482.28.

NATIONAL TRUST COMPANY LIMITED
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

Constituting Instruments.

Incorporated on the 12th day of August, 1898, by Letters Patent issued under the Ontario Companies Act (R. S. O. 1887, c. 191), subject to the provisions of the Ontario Trust Companies' Act (R. S. O. 1897, c. 206). See the Loan and Trusts Corporations' Act (R. S. O. 1914, chap. 184).

Head Office, Toronto,

OFFICERS

<i>President</i> —Sir Joseph Flavelle, Bart. <i>Vice-Presidents</i> —E. R. Wood. W. E. Rundle. H. C. Cox.	<i>Assistant Manager</i> —J. C. Breckenridge. <i>Secretary</i> —E. Cassidy. <i>Assistant Secretary</i> —C. Huckvale. <i>Auditors</i> —John McKay; George Edwards.
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Directors

Sir Joseph Flavelle, Bart., Toronto. E. R. Wood, Toronto. H. C. Cox, Toronto W. E. Rundle, Toronto. H. H. Fudger, Toronto. Chester D. Massey, LL.D., Toronto. H. B. Walker, Montreal. Hon. Sir Edward Kemp, K.C.M.G., Toronto. J. H. Plummer, Toronto. Hon. F. H. Phippen, K.C., Toronto H. J. Fuller, New York. T. B. Macaulay, Montreal. W. M. Birks, Montreal. E. M. Saunders, Toronto. Sir John Aird, Toronto.	Thomas Findley, Toronto. F. W. Harcourt, K.C., Toronto. James Ryrie, Toronto. Rt. Hon. Sir Thomas White, K.C.M.G., Toronto. Norman J. Dawes, Montreal. Miller Lash, Toronto. Harrington E. Walker, Walkerville. A. McT. Campbell, Winnipeg. Sir Douglas Cameron, K.C.M.G., Winnipeg. Kenneth MacKenzie, Winnipeg. George W. Allan, K.C.M.G., Winnipeg. Leighton McCarthy, K.C., Toronto. Carl Riordon, Montreal. Edward Fitzgerald, Winnipeg.
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Capital

Amount of Capital Stock authorized	2,000,000 00
Amount subscribed:—	
Ordinary	2,000,000 00
Amount paid in cash:—	
Ordinary:—	
On \$2,000,000.00 stock fully called	2,000,000 00

Assets

COMPANY FUNDS.

1. Book value of real estate :—		
Office premises and safe deposits vaults at Toronto, Montreal, Winnipeg, Regina, Saskatoon and Edmonton	430,739 59	
Freehold land (including buildings)	77,829 34	
2. Rents due, including vaults	4,523 46	
		513,092 39
3. Amount secured by mortgage on real estate including:—		
First mortgages	1,868,603 26	
Second and subsequent mortgages	18,200 00	
Agreements for sale	50,639 35	
Interest due	39,825 36	
Interest accrued	29,957 45	
		2,007,225 42
4. Amount of loans secured by stocks, bonds and other collateral:—		
Principal	279,290 74	
Interest accrued	1,601 19	
		280,891 93

5. Book value of bonds, debentures and debenture stocks:—	
(a) Government—Dominion and Provincial	309,962 16
(b) Canadian municipalities and school districts ..	129,496 71
(c) All other bonds	184,217 00
Interest accrued	8,749 33
	<u>632,425 20</u>
6. Book value of stocks owned	303,700 43
7. Cash on hand	6,741 40
8. Cash on deposit with banks	317,485 32
9. Advances to estates, trusts, etc., under administration	215,652 37
	<u>4,277,214 46</u>
Total Company Funds	

GUARANTEED FUNDS.

1. Amount secured by mortgages on real estate including:—	
First mortgages	3,860,792 43
Interest due	101,729 70
Interest accrued	121,693 51
	<u>4,084,215 64</u>
2. Book value of bonds, debentures and debenture stock:—	
(a) Government—Dominion and Provincial	267,568 21
(b) Canadian municipalities and school districts	317,588 41
(c) All other bonds	7,325 96
Interest accrued	8,677 12
	<u>601,159 70</u>
3. Cash on hand	34,455 58
4. Cash on deposit with banks	320,969 88
5. Loans on collateral security of bonds	346,400 00
	<u>5,387,200 80</u>
Total Guaranteed Funds	

ESTATES, TRUSTS, AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	<u>84,726,290 34</u>
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SUMMARY.

Company Funds	4,277,214 46
Guaranteed Funds	5,387,200 80
Estates, Trusts and Agency Funds	84,726,290 34
	<u>94,390,705 60</u>
Grand Total of Assets	

Liabilities

COMPANY FUNDS.

1. Taxes other than taxes on real estate (Dominion Income Tax)	30,624 80
2. Reserve Fund including \$50,000.00 Special Reserve for New Branches	2,050,000 00
3. Mortgages in process of completion	54,989 26
4. Dividends to shareholders declared and unpaid	57,183 09
5. Paid up capital	2,000,000 00
6. Balance of Profit and Loss Account	84,417 31
Total Company Funds	<u>4,277,214 46</u>

GUARANTEED FUNDS.

1. Principal guaranteed including Trust Deposits	5,349,639 23
2. Interest due and accrued	37,561 57
Total Guaranteed Funds	<u>5,387,200 80</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	<u>84,726,290 34</u>
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SUMMARY.

Company Funds	4,277,214 46
Guaranteed Funds	5,387,200 80
Estates, Trusts and Agency Funds	84,726,290 34
Grand Total of Liabilities	<u>94,390,705 00</u>

Revenue Account

INCOME.

1. Rents earned (Including \$17,464.91 on office premises)	22,421 15
2. Interest earned:—	
(a) on mortgages	89,123 18
(c) on collateral loans	32,654 28
(d) on bank deposits	7,294 05
	<u>216,731 95</u>
3. Profit on sale of securities and real estate	23,939 75
4. Profit in guaranteed funds	141,342 63
5. Agency fees and commissions earned	448,579 28
6. Other revenue for the year	56,336 24
Total	<u>909,351 04</u>

EXPENDITURE.

7. Loss on sale of securities and real estate owned absolutely by the Corporation	52 30
8. Licenses and taxes other than taxes on real estate:—	
(a) Dominion	2,074 20
(b) Provincial	14,793 79
(c) Municipal	8,332 94
	<u>25,200 93</u>
9. Commission on loans	9,083 07
10. All other expenses incurred:—Salaries, \$395,753.26; directors, fees, \$13,580.00; auditors' fees, \$10,596; legal fees, \$2,982.21; rents, lights, etc., \$69,639.85; travelling and inspection expenses, \$13,848.72; printing, stationery, and postage, \$23,178.64; advertis- ing, \$47,693.72; office furniture and account books, \$7,126.49; miscellaneous, \$37,789.89; total	622,188 78
11. Net profit transferred to Profit and Loss Account	252,825 96
Total	<u>909,351 04</u>

Profit and Loss Account

Balance brought forward from previous year	59,623 15
Amount transferred to Profit and Loss Account	252,825 96
Premium on capital stock sold during year	375,000 00
Total	<u>687,449 11</u>
Dividends to shareholders declared during year	185,231 80
Amount transferred to Reserve Fund	400,000 00
To provide for Dominion Income Tax	17,800 00
Balance of account at December 31st, 1920	84,417 31
Total	<u>687,449 11</u>

Miscellaneous

- Specify the officers of the Corporation who are under bond and for what sums respectively:—
Blanket bond of a Guarantee Company for \$50,000.00 covering all officers and staff at all offices.

2. What were the dividend days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
January 2nd, April 1st, and July 2nd, at the rate of 10% per annum, and October 1st, at the rate of 12% per annum.
3. What is the date appointed for the Annual Meeting? For 1920, February 2nd, 1921.
Date of last Annual Meeting? February 4th, 1920.
4. State the amount of actual cash receipts during the year excluding Trust Account receipts for.
 - (a) interest on mortgage investments, \$73,176.27.
 - (b) interest on bonds and debentures and dividends on stocks, \$97,808.62.
 - (c) loans on collateral security, \$31,335.73.
 - (d) net revenue from real estate, \$11,145.93.
5. State the amount of interest permanently capitalized during the year. (Where a new loan is made on the same security the amount of interest arrears consolidated in the new loan must be included in the above amount.), \$18,510.15.

THE PREMIER TRUST COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

CONSTATING INSTRUMENTS.

Incorporated April 2nd, 1913, under Chap. 179, Parliament of Canada, 3-4 Geo. V.,
 Extended Mar. 24th, 1915. Registered in Ontario. Nov. 20th, 1918. No. 282, Fol. 27.

Head Office, London, Ont.

Officers.

President—Wm. F. Roome, M.D. *Manager*—Archibald A. Campbell.
Vice-Presidents—Senator John Milne, 1st. *Secretary-Treasurer*—Wm. Spittal.
 W. H. Moorhouse, M.D., 2nd.
Auditors—O. H. Talbot, A. G. Talbot.

Directors

Lt.-Col. Wm. Spittal, London.	Senator John Milne, Hamilton.
Fred G. Rumball, London.	W. H. Moorhouse, M.D., London.
H. A. Stonehouse, Wallaceburg.	John M. Moore, C.E. London.
Harry Lendon, Leamington.	A. M. Hamilton, London.
Malcolm McGugan, Mount Brydges.	John Dearness, London.
John D. Anderson, Windsor.	Walter Boug, Windsor.
Lt.-Col. Wm. G. Coles, London.	Lt.-Col. A. A. Campbell, London.
P. A. Thomson, Hamilton.	A. W. Peene, Hamilton.
Wm. F. Roome, M.D., London.	

Capital.

Amount of Capital Stock authorized	1,000,000 00
Amount subscribed:—	
Ordinary	300,000 00
Amount paid in cash:—	
Ordinary:—	
On \$70,000.00, stock fully called	\$70,000 00
On \$200,000.00 stock 25% called	50,000 00
On \$30,000.00 stock 35% called	7,794 41
	127,794 41

Assets

Company Funds.

1. Amount secured by mortgage on real estate including:—		
First mortgages	58,502 03	
Interest due	233 80	
Interest accrued	3,160 72	
		61,896 55
2. Amount of loans secured by stocks, bonds and other collateral:		
There is included in the collateral \$2,200.00 of the Company's own stock.		
Principal	2,200 00	
Interest due	147 23	
Interest accrued	61 74	
		2,408 97
3. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	2,941 61	
(b) Canadian municipalities, school districts and rural telephone companies	16,368 28	
(c) All other bonds	42,332 80	
Interest accrued	1,311 59	
4. Book value of stocks owned	6,016 01	
		68,970 29

5. Cash on hand		363 00
6. Cash on deposit with banks	2,385 53	
elsewhere	59 71	
		<u>2,445 24</u>
7. Accrued fees and charges for administering estates		2,545 54
8. All other assets		2,732 51
Total Company Funds		<u><u>141,362 10</u></u>

GUARANTEED FUNDS.

1. Amount secured by mortgages on real estate including:—		
First mortgages	42,371 84	
Interest due	168 16	
		<u>42,540 00</u>
Total Guaranteed Funds		<u><u>42,540 00</u></u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	<u><u>443,567 65</u></u>
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SUMMARY.

Company Funds	141,362 10
Guaranteed Funds	42,540 00
Estates, Trusts and Agency Funds	443,567 65
Grand Total of Assets	<u><u>627,469 75</u></u>

Liabilities

COMPANY FUNDS.

1. Reserve Fund	10,000 00
2. Contingency Fund	3,504 00
3. Paid up capital	127,794 41
4. Balance of Profit and Loss Account	63 69
Total Company Funds	<u><u>141,362 10</u></u>

GUARANTEED FUNDS.

1. Principal guaranteed	<u><u>42,540 00</u></u>
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ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	<u><u>443,567 65</u></u>
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SUMMARY.

Company Funds	141,362 10
Guaranteed Funds	42,540 00
Estates, Trusts and Agency Funds	443,567 65
Grand Total of Liabilities	<u><u>627,469 75</u></u>

Revenue Account

INCOME.

1. Interest earned:—		
(a) on mortgages	6,509 53	
(b) on bonds, debentures and stocks	4,409 23	
(c) on bank deposits	85 31	
		<u>11,004 07</u>
2. Agency fees and commissions earned		2,371 02
3. Other revenue for the year		480 37
Total		<u><u>13,855 46</u></u>

EXPENDITURE.

4. Interest incurred	2,015 86
5. Licenses and taxes other than taxes on real estate:	
(a) Dominion	146 07
(b) Provincial	105 00
(c) Municipal	85 00
	<u>336 07</u>
6. Commission on loans and on sale of debentures and real estate	342 00
7. All other expenses incurred:—Salaries, \$2,600.00; directors' fees, \$349.00; auditors' fees, \$80.00; legal fees, \$33.53; travelling expenses, \$10.00; printing and stationery, \$693.28; postage, telegrams, telephones and express, \$5.67; miscellaneous, \$70.08; total	<u>8,841 56</u>
8. Net profit transferred to Profit and Loss Account	<u>7,319 97</u>
Total	<u><u>\$13,855 46</u></u>

Profit and Loss Account

Balance brought forward from previous year	1,065 17
Amount transferred from Revenue Account	<u>7,319 97</u>
Total	<u>\$8,385 14</u>
Dividends to shareholders declared during year	<u>6,321 44</u>
Amount transferred to Special Reserves and Contingency Accounts	<u>2,000 00</u>
Balance of account at December 31st, 1920	<u>63 70</u>
Total	<u><u>\$8,385 14</u></u>

Miscellaneous

- Specify the officers of the Corporation who are under bond and for what sums respectively:
A. A. Campbell, \$3,000.00; Wm. Spittal, \$3,000.00; F. E. Karn, \$2,500.00; Miss Martin, \$1,000.00.
- What were the Dividend-days of the Corporation in 1920 and what rate or rates of dividends were declared payable on those days respectively?
5% June 30th, and December 31st.
- What is the date appointed for the Annual Meeting? February 16th, 1921.
Date of last Annual Meeting? February 18th, 1920.
- State the amount of actual cash receipts during the year excluding Trust Account receipts for:
(a) interest on mortgage investments \$6,509.53.
(b) interest on bonds and debentures and dividends on stocks, \$4,409.23.
- State the amount of interest permanently capitalized during the year. (Where a new loan is made on the same security the amount of interest arrears consolidated in the new loan must be included in the above amount.) \$11,547.76.

PRUDENTIAL TRUST COMPANY LIMITED.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

CONSTATING INSTRUMENTS.

Prudential Trust Company, Limited, was incorporated in 1909 by a special Act of the Parliament of the Dominion of Canada, 8-9 Edward VII., Chapter 124.

Authorized in 1911 by special Act of the Legislature, 1 Geo. V., Chapter 139, to transact business in the Province of Ontario as specified in Section 1 (5) of the said Act, which enacts as follows:

"(5) The Company shall be limited in respect of all business relating to property, rights or interests in the said Province of Ontario, to the powers mentioned in this Act or granted from time to time to Trust Companies by any public Act or Order of the Lieutenant-Governor in Council of the said Province, and shall be subject to the general public law of the said Province relating to trust companies and trusts."

The Company has a deposit in the Province of Ontario amounting to \$50,000.00.

Head Office, Montreal.

Officers

President—B. Hal. Brown.

Manager—B. Hal. Brown.

Vice-President—J. P. Steedman.

Secretary-Treasurer—Frank S. Taylor.

Auditors—Riddell, Stead, Graham and Hutchison.

Directors

B. Hal. Brown, Montreal.

A. Gourdeau, Quebec.

Hon. Frank Carrel, Quebec.

Paul Galibert, Montreal.

J. P. Steedman, Hamilton.

Col. D. M. Robertson, Toronto.

Major Gen. Sir D. Watson, Quebec.

Col. C. F. Smith, Montreal.

W. G. Ross, Montreal.

Capital.

Amount of Capital Stock authorized		\$1,500,000 00
Amount subscribed:—		
Preferred	961,900 00	
Ordinary	18,300 00	
		980,200 00
Amount paid in cash:—		
Preferred	591,800 00	
Ordinary:—		
On \$18,300.00 stock fully called	18,286 00	
		610,086 00

Assets

COMPANY FUNDS.

1. Book value of real estate held by the corporation:—		
Office premises	\$70,054 75	
Freehold land (including buildings)	48,891 41	
		118,946 16
2. Amount secured by mortgage on real estate including:—		
First mortgages	85,696 25	
Second and subsequent mortgages	4,751 49	
Agreements for sale	32,573 16	
Interest accrued	3,107 88	
		126,128 78
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	203,765 88	
Interest due	8,217 89	
		211,983 77
4. Book value of bonds, debentures and debenture stock:—		
(a) Government:—Dominion, Provincial and United Kingdom	103,367 75	
(b) Canadian municipalities, school districts and rural telephone companies	50,253 95	
Interest accrued	2,599 97	
		156,221 67

5. Book value of stocks owned	33,300 00
6. Cash on hand	273 67
7. Cash on deposit with banks	63,058 18
8. Advances to estates, trusts, etc., under administration	472 32
9. Accrued fees and charges for administering estates	9,728 70
10. All other assets	148,978 66
Total Company Funds	<u>869,091 91</u>

GUARANTEED FUNDS.

1. Amount secured by mortgages on real estate including:—	
First mortgages	2,718 49
2. Other assets	1,041,331 54
Total Guaranteed Funds	<u>1,044,050 03</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	<u>3,597,021 94</u>
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SUMMARY.

Company Funds	869,091 91
Guaranteed Funds	1,044,050 03
Estates, Trusts and Agency Funds	3,597,021 94
Grand Total of Assets	<u>5,510,163 88</u>

Liabilities

COMPANY FUNDS.

1. Salaries, rents and other expenses due and accrued	10,040 77
2. Contingency Fund	136,441 26
3. All other liabilities	106,593 38
4. Dividends to shareholders declared and unpaid	5,930 50
5. Paid up capital	610,086 00
Total Company Funds	<u>869,091 91</u>

GUARANTEED FUNDS.

1. Guarantee Bonds issued to clients	636,647 50
2. Principal guaranteed	405,805 49
3. Interest due and accrued	1,597 04
Total Guaranteed Funds	<u>1,044,050 03</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	<u>3,597,021 94</u>
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SUMMARY.

Company Funds	869,091 91
Guaranteed Funds	1,044,050 03
Estates, Trusts and Agency Funds	3,597,021 94
Grand Total of Liabilities	<u>5,510,163 88</u>

Revenue Account

INCOME.

1. Rents earned, Safety Deposit Vault	1,026 00
2. Interest earned,—	
(a) on mortgages	6,870 21
(b) on bonds, debentures and stocks	6,569 55
(c) on collateral loans	15,918 98
(d) on bank deposits	39 35
	<u>29,398 09</u>

3. Agency fees and commissions earned	106,999 83
4. Other revenue for the year	564 78
Total	137,988 70

EXPENDITURE.

5. Amount by which ledger assets were written down	500 00
6. Licenses and taxes other than taxes on real estate:	
(a) Dominion	818 29
(b) Provincial	3,440 74
(c) Municipal	471 95
	4,730 98
7. All other expenses incurred:—Salaries and Commissions, \$60,616.33; directors' fees, \$596.65; auditors' fees, \$1,533.25; legal fees, \$1,939.02; office building expenses, \$4,287.57; rents, \$3,681.42; travelling expenses, \$1,675.13; printing and stationery, and office supplies, \$2,156.00; advertising, \$4,010.34; postage, telegrams, telephones and express, \$1,839.68; miscellaneous, \$7,264.48; total..	89,599 87
8. Other Expenditures	1,262 86
9. Net profit transferred to Profit and Loss Account	41,894 99
Total	137,988 70

Profit and Loss Account

Amount transferred from Revenue Account	41,894 99
Dividends to shareholders declared during year	5,918 00
Amount transferred to Special Reserves and Contingency Accounts	35,976 99
Total	41,894 99

Miscellaneous

1. Specify the officers of the Corporation who are under bond and for what sums respectively.	
President	\$ 5,000 00
Secretary-Treasurer	2,000 00
Assistant-Secretary	2,000 00
Accountant	2,000 00
Cashier	2,000 00

Branch Managers and Representatives.

Vancouver Manager	5,000 00
" Accountant	2,000 00
Halifax Representative	2,500 00
Winnipeg Representative	2,500 00
St. John, N. B.	1,000 00
Edmonton Representative	2,000 00
Toronto Manager	2,500 00
" Secretary	2,500 00
London, Eng. Manager	£1000
" Secretary	£250

2. What is the date appointed for the Annual Meeting? Second Wednesday in March, March 9th, 1921.
Date of last Annual Meeting? March 10th, 1920.

3. State the amount of actual cash receipts during the year excluding Trust Account receipts for:

- (a) interest on mortgage investments, \$7,473.02.
(c) interest on bonds and debentures and dividends on stock, \$5,887.29.
(c) loans on collateral security, \$464,383.54.
(d) net revenue from real estate, \$558.73.

4. Give dates and amounts of any sums loaned or advanced to Guaranteed Account:
Amount of debit of Interest Account, \$1,852.50.

THE ROYAL TRUST COMPANY

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

CONSTATING INSTRUMENTS.

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The Royal Trust Company was incorporated in 1892, by Special Act of the Province of Quebec. 55-56 Vict., chap. 79, which was amended by 55-56 Vict., (1892), chap. 80 (Q.), and by 59 Vict. (1895), chap. 67 (Q), and by 63 Vict. (1900), chap. 76 (Q.).

Authorized by Special Act of the Legislature of Ontario, 2 Edw. VII, chap. 103, to transact business therein as specified in section 1 (5) of the said Act, which enacts as follows:

"(5) The Company shall be limited in respect to all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to the Ontario Trusts Companies Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts."

The Company has a deposit in the Province of Ontario amounting to \$200,000.

Head Office, Montreal.

Officers.

President—Sir Vincent Meredith, Bart. *General Manager*—H. B. Mackenzie.
Vice-President—Huntly R. Drummond. *Secretary*—M. S. L. Richey.
Auditor—Jas. Hutchison.

Directors.

Hugh A. Allan, Montreal.	A. E. Holt, Montreal.
R. B. Angus, Montreal.	C. R. Hosmer, Montreal.
Hon. C. C. Ballantyne, M.P., Ottawa.	Howard G. Kelley, Montreal.
E. W. Beatty, K.C., Montreal.	William McMaster, Montreal.
C. W. Dean, Montreal.	Lt.-Col. Herbert Molson, C.M.G., M.C., Montreal.
Sir Charles Gordon, G.B.E., Montreal.	Sir Augustus M. Nanton, K.B., Winnipeg.
Lord Shaughnessy, K.C.V.O., Montreal.	Sir Frederick Williams-Taylor, Montreal.
Sir Lomer Gouin, K.C.M.G., Quebec.	

Capital

Amount of Capital Stock authorized	\$5,000,000 00
Amount subscribed:—	
Ordinary	1,000,000 00
Amount paid in cash:—	
Ordinary:—	
On \$1,000,000.00 stock fully called	\$1,000,000 00

Assets

COMPANY FUNDS.

1. Book value of real estate:—		
Office premises	210,921 39	
Freehold land (including buildings)	15,621 89	
		226,543 28
2. Amount secured by mortgage on real estate including:—		
First mortgages	508,019 38	
Second and subsequent mortgages	1,500 00	
Agreements for sale	15,714 05	
Interest due	5,034 44	
Interest accrued	10,306 51	
		540,574 38
3. Amount of loans secured by stocks, bonds, and other collateral:		
(There is included in the collateral, \$1,000.00 of the Company's own stock upon which \$1,000.00 has been paid.)		
Principal	1,479,030 10	
Interest due	552 06	
Interest accrued	2,557 10	
		1,482,139 26

4. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	1,784,648 99	
(b) Canadian municipalities, school districts and rural telephone companies	27,180 50	
(c) All other bonds	597,367 08	
Interest accrued	30,299 09	
		2,439,495 66
5. Book value of stocks owned	374,271 65	
Accrued dividends thereon	2,415 00	
		376,686 65
6. Cash on hand		366 27
7. Advances to estates, trusts, etc., under administration		515,263 27
8. Accrued fees and charges for administering estates		125,210 99
9. All other assets		564,322 24
Total Company funds		6,270,602 00

GUARANTEED FUNDS.

1. Amount secured by mortgages on real estate including:—		
First mortgages	465,261 28	
Interest due	12,429 42	
Interest accrued	8,041 74	
		485,732 44
2. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	50,300 00	
(b) All other bonds	58,500 00	
Interest accrued	169 00	
		108,969 00
3. Cash on deposit with banks		64,483 47
Other assets		1,255,320 82
Total Guaranteed Funds		1,914,505 73

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trust and Agency Funds	250,006,291 00
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SUMMARY.

Company Funds	6,270,602 00
Guaranteed Funds	1,914,505 73
Estates, Trusts and Agency Funds	250,006,291 00
Grand Total of Assets	258,191,398 73

Liabilities

COMPANY FUNDS.

1. Taxes other than taxes on real estate	60,254 62
2. Salaries, rents and other expenses due and accrued	6,890 25
3. Reserve Fund	2,000,000 00
4. All other liabilities	2,955,739 48
5. Dividends to shareholders declared and unpaid	40,000 00
6. Paid up capital	1,000,000 00
7. Balance of Profit and Loss Account	297,717 65
Total Company Funds	6,270,602 00

GUARANTEED FUNDS.

1. Indemnity, Surety and Guaranteed Bonds	376,761 10
2. Principal guaranteed	1,517,104 47
3. Interest on Investments Guaranteed due, T.R.T. Co.	16,119 94
4. Interest due and accrued	4,520 22
Total Guaranteed Funds	1,914,505 73

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	250,006,291 00
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SUMMARY.

Company Funds	6,270,602 00
Guaranteed Funds	1,914,505 73
Estates, Trusts and Agency Funds	250,006,291 00
Grand Total of Liabilities	258,191,398 73

Revenue Account

INCOME.

1. Interest earned,—		
(a) on mortgages	34,551 26	
(b) on bonds, debentures and stocks	199,781 53	
(c) on collateral loans	231,003 41	
(d) on bank deposits	102,712 95	
		568,049 15
2. Profit in guaranteed funds		6,518 64
3. Agency fees and commissions earned		781,542 83
4. Other revenue for the year		44,543 64
Total		1,400,654 26

EXPENDITURE.

5. Interest incurred		228,467 02
6. Amount by which ledger values of assets were written down		106,691 34
7. Licenses and taxes other than taxes on real estate:		
(a) Dominion and U. S. Taxes	51,942 92	
(b) Provincial	7,577 93	
(c) Municipal	6,338 28	
		65,859 13
8. All other expenses incurred:—Salaries, \$463,007.39; directors' fees, \$17,953.36; auditors' fees, \$19,050.07; legal fees, \$2,229.47; rents, \$77,544.21; travelling expenses, \$6,886.01; printing and stationery, \$33,745.16; advertising, \$29,123.55; postage, telegrams, telephones and express, \$13,047.70; miscellaneous, \$59,976.30; total		722,563 22
9. Net profit transferred to Profit and Loss Account		277,073 55
Total		1,400,654 26

Profit and Loss Account

Balance brought forward from previous year	1,010,644 10
Amount transferred from Revenue account	277,073 55
Amount transferred from Special Reserves and Contingency Accounts ..	100,000 00
Total	1,387,717 65
Dividends to shareholders declared during year	180,000 00
Amount transferred to Reserve	1,000,000 00
Balance of account at December 31st, 1920	207,717 65
Total	1,387,717 65

Miscellaneous

- Specify the officers of the Corporation who are under bond and for what sums respectively. All officers and employees of the Company except Stenographers and Elevator Men, are bonded for \$2,000. each, a total of \$364,000.00.

2. What were the dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively? March 31st, 3%; 30th June, 3%; 30th September, 4%, and bonus of 4%; 31st December, 4%.
3. What is the date appointed for the Annual Meeting? Second Tuesday in November. Date of last Annual Meeting? November 9th, 1920.
4. In the case of any Company whose Stocks, Bonds, or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans, \$26,500.00.
The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year, \$1,220.69.
The Aggregate amount of any prior charges or mortgages on lands, properties or assets securing such mortgages or other securities, \$850,000.00.
5. What is the amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement? \$850,000.00.
6. State the amount of actual cash receipts during the year excluding Trust Account receipts for:
 - (a) interest on mortgage investments, \$34,424.70:
 - (b) interest on bonds and debentures and dividends on stocks, \$203,633.96.
 - (c) loans on collateral security, \$3,736,763.45.
 - (d) net revenue from real estate, \$7,585.94.
7. State the maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise, and the amount and particulars of such securities; also amount owing December 31st, 1920, \$85,900.00.

THE STERLING TRUSTS CORPORATION
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

CONSTATING INSTRUMENTS.

The Sterling Trusts Corporation was incorporated by Special Act of the Parliament of Canada, 1-2 Geo. V., chap. 144.

The original head office of the Company was at Regina, in the Province of Saskatchewan.

By Order-in-Council (D), head office was changed to the City of Toronto, in the Province of Ontario.

Registered on the Trust Companies Register, 1st December, 1913.

Head Office, Toronto.

Officers

President—W. H. Wardrope, K.C. *Manager*—Chas. Bauckham, Jr.
Vice-President—A. W. Briggs, K.C. *Secretary*—L. H. Coombes.
Auditors—Marwick, Mitchell & Co.

Directors

W. H. Wardrope, K.C., Hamilton. Lorne Johnson.
Nicol Jeffrey, Guelph. F. C. L. Jones, Toronto.
J. W. Scott, Listowel. Norman Sommerville, Toronto.
A. W. Briggs, K.C., Toronto. F. B. Hayes, Toronto.
J. C. Elliott, Glencoe. W. A. Boys, K.C., M.P., Barrie.
Gideon Grant, Toronto. Chas. Bauckham, Toronto.
J. A. Walker, K.C., Chatham.

Capital

Amount of Capital Stock authorized	\$1,000,000 00
Amount of stock subscribed:—	
Ordinary	1,000,000 00
Amount paid in cash:—	
Stock irregularly called	501,302 59

Assets

COMPANY FUNDS.

1. Book value of real estate represented by total stock in Trust Securities, Limited.		
Office premises	\$51,000 00	
Freehold land (including buildings)	2,278 43	
		53,278 43
2. Amount secured by mortgage on real estate including:—		
First mortgages	97,209 68	
Second and subsequent mortgages	29,039 38	
Agreements for sale	95,988 61	
Interest due	14,558 12	
Interest accrued	1,567 14	
	238,362 93	
Less Mortgages Payable	20,065 99	
		218,296 94
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	26,264 86	
Interest due	4,367 58	
		30,632 44
4. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom		3,803 71

(b) Canadian municipalities, school districts and rural telephone companies	2,908 65
5. Book value of stocks owned	1 00
6. Cash on hand	1,055 00
7. Cash on deposit with banks	21,059 95
8. Advances to estates, trusts, etc, under administration	61,249 34
9. Accrued fees and charges for administering estates	32,699 97
10. All other assets	105,896 25
Total Company funds	<u>530,881 68</u>

GUARANTEED FUNDS.

1. Amount secured by mortgages on real estate including:—	
First mortgages	80,837 54
Agreements for sale	2,192 00
Interest due	1,652 27
Interest accrued	<u>1,910 00</u>
	86,591 81
2. Book value of bonds, debentures and debenture stocks:—	
(a) Government:—Dominion, Provincial and United Kingdom	6,198 50
3. Capital Cash advanced to Estates	4,163 66
4. Cash on deposit with banks	21,278 57
5. Other assets	<u>470,421 43</u>
Total Guaranteed Funds	<u>588,653 97</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	<u>3,066,290 21</u>
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SUMMARY.

Company Funds	530,881 68
Guaranteed Funds	588,653 97
Estates, Trusts and Agency Funds	<u>3,066,290 21</u>
Grand Total of Assets	<u>4,185,825 86</u>

Liabilities

COMPANY FUNDS.

1. Salaries, rents and other expenses due and accrued	8,258 73
2. Paid up Capital	501,302 59
3. Balance of Profit and Loss Account	<u>21,320 36</u>
Total Company Funds	<u>530,881 68</u>

GUARANTEED FUNDS.

1. Principal guaranteed	573,333 10
2. Interest due and accrued	<u>15,315 87</u>
Total Guaranteed Funds	<u>588,653 97</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	<u>3,066,290 21</u>
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SUMMARY.

Company Funds	530,881 68
Guaranteed Funds	588,653 97
Estates, Trusts and Agency Funds	<u>3,066,290 21</u>
Grand Total of Liabilities	<u>4,185,825 86</u>

Revenue Account

INCOME.

1. Rents earned,—(Safety Deposit Boxes)	61 90
2. Interest earned on bank deposits	27,009 15
3. Agency fees and commissions earned	56,035 32
4. Other revenue for the year	20,692 64
Total	<u>103,799 01</u>

EXPENDITURE.

5. Amount by which ledger values of assets were written down	846 97
6. Licenses and taxes other than taxes on real estate:	
(a) Dominion	919 19
(b) Provincial	2,565 70
(c) Municipal	2,594 17
	<u>6,079 06</u>
7. All other expenses incurred:—Salaries, \$42,675.26; directors' fees, \$1,407.00; auditors' fees, \$778.00; legal fees, \$68.69; rents, \$4,800.00; travelling expenses, \$1,086.80; printing and stationery, \$2,891.33; advertising, \$6,006.42; postage, telegrams, telephones and express, \$1,766.14; miscellaneous, \$893.25; total	62,462 89
8. Net profit transferred to Profit and Loss Account	34,410 09
Total	<u>103,799 01</u>

Profit and Loss Account

Balance brought forward from previous year	8,279 10
Amount transferred from revenue account	34,410 09
Total	<u>42,689 19</u>
Appropriation in respect of loss on operation of Great Northern Land Co., Limited	21,368 83
Balance of account at December 31st, 1920	21,320 36
Total	<u>42,689 19</u>

Miscellaneous

- Specify the officers of the Corporation who are under bond and for what sums respectively:
 Manager and Accountant, Regina, \$2,500.00 each; managing director \$5,000.00; secretary, \$2,500.00; accountant, \$2,500.00; cashier, \$2,500.00; inspector, \$2,000.00.
- What is the date appointed for the Annual Meeting? 4th Monday, February.
 Date of last Annual Meeting? 28th February, 1921, adjourned 31st March.
- State the amount of actual cash receipts during the year excluding Trust Account receipts for:
 (a) interest on mortgage investments, \$11,088.19.
 (b) interest on bonds and debentures and dividends on stock, \$550.81.
- Give dates and amounts of any sums loaned or advanced to Guaranteed Account: (Advances to Guaranteed Account).
 January 1st, \$7,954.33; January 18th, \$4,000.00; December 2nd, \$5,000.00; December 31st, \$3,000.00.

THE TORONTO GENERAL TRUSTS CORPORATION
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920.

CONSTATING INSTRUMENTS

The Toronto General Trusts Corporation was constituted on the 1st April, 1899, by special Act of Ontario, 62 Vict. (2), chap. 109, amalgamating into one Company under the above name:

(1) The Toronto General Trusts Company, and (2) The Trusts Corporation of Ontario.

By an agreement made under The Loan Corporations Act in two indentures dated respectively 13th and 30th July, 1903, approved by Order-in-Council (Ontario), 11th September, 1903, The Toronto General Trusts Corporation acquired the assets and assumed the liabilities and duties of the Ottawa Trusts and Deposit Company. See also special Act of the Province of Quebec (2nd June, 1904), 4 Edw. VII., chapter 93.

Head Office, Toronto.

Officers

President—F. Osler, K. C.

General Manager—A. D. Langmuir.

Vice-Presidents—H. Cassels, K. C.

Secretary—T. J. Maguire.

Sir J. M. Gibson, K. C.

Auditors—James Hardy, F.A.C., and R. F. Spence, F.C.A.,

Directors

John Hoskin, Esq., K. C. LL.D. Toronto.	E. C. Whitney, Ottawa.
J. Bruce Macdonald, Toronto.	Wellington Francis, K. C. Toronto.
Sir Edmund Osler, Toronto	E. T. Malone, K. C. Toronto.
Sir Edmund Walker, C.V.O., LL.D. Toronto.	H. H. Williams, Toronto.
J. G. Scott, K. C. Toronto	Hon. Lionel H. Clarke, Toronto.
Hon. W. C. Edwards, Ottawa.	Robert Hobson, Hamilton.
Arthur C. Hardy, Brockville.	Thomas Bradshaw, Toronto.
Hamilton Cassels, K. C., LL.D. Toronto.	A. D. Langmuir, Toronto.
Lt.-Col. John F. Michie, Toronto.	F. J. Maguire, Weston.
Hon. Featherstone Osler, K.C., D.C.L., Toronto.	
Lieutenant-Colonel R. W. Leonard, St. Catharines.	
Brigadier-General Sir John M. Gibson, K.C., M.G., LL.D., Hamilton.	
Hon. Sir Daniel H. McMillan, K.C.M.G., Winnipeg.	

Capital.

Amount of Capital Stock authorized	\$2,000,000 00
Amount subscribed:—	
Ordinary	2,000,000 00
Amount paid in cash:—	
Ordinary:—	
On \$1,500,000.00 stock fully called	\$1,500,000 00
On \$500,000.00 stock 20% called	226,960 00
	1,726,960 00

Assets

COMPANY FUNDS.

1. Book value of real estate:—		
Office premises	825,000 00	
Freehold land (including buildings)	81,621 78	
		906,621 78
2. Rents due \$8,301.83 accrued, \$276.33;		8,578 16
3. Amount secured by mortgage on real estate including:—		
First mortgages	1,613,968 52	
Second and subsequent mortgages	130,124 45	
Agreements for sale	197,049 19	
Interest due	41,976 47	
Interest accrued	37,712 70	
		2,020,831 33

4. Amount of loans secured by stocks, bonds and other collateral:—		
Principal	231,170 69	
Interest accrued	1,070 76	
		232,241 45
5. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom :	519,348 66	
(b) Canadian municipalities, school districts and rural telephone companies	24,592 72	
(c) All other bonds	48,981 99	
Interest accrued	5,323 64	
		598,247 01
6. Cash on hand		275 00
7. Cash on deposit with banks		125,721 92
8. Advances to estates, trusts, etc., under administration		437,250 00
9. All other assets		60,002 17
Total Company Funds		<u>4,389,768 82</u>

GUARANTEED FUNDS.

1. Amount secured by mortgages on real estate including:—		
First mortgages	6,899,612 66	
Second and subsequent mortgages	25,002 00	
Agreements for sale	35,079 27	
Interest due	159,240 89	
Interest accrued	119,132 78	
		7,238,067 60
2. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial and United Kingdom	705,395 02	
(b) Canadian municipalities, school districts and rural telephone companies	1,037,147 17	
Interest accrued	8,248 29	
		1,750,790 48
3. Cash on deposit with banks		135,459 90
Total Guaranteed Funds		<u>9,124,317 98</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	<u>100,248,237 38</u>
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SUMMARY.

Company Funds	4,389,768 82
Guaranteed Funds	9,124,317 98
Estates, Trusts and Agency Funds	100,248,237 38
Grand Total of Assets	<u>113,762,324 18</u>

Liabilities

COMPANY FUNDS.

1. Taxes other than taxes on real estate	38,237 54
2. Reserve Fund	2,250,000 00
3. Contingency fund	35,000 00
4. Dividends to shareholders declared and unpaid	46,407 39
5. Paid up capital	1,726,960 00
6. Balance of Profit and Loss Account	293,163 89
Total Company Funds	<u>4,389,768 82</u>

GUARANTEED FUNDS

1. Principal guaranteed	9,051,566 50
2. Interest due and accrued	72,751 48
Total Guaranteed Funds	<u>9,124,317 98</u>

ESTATES, TRUSTS AND AGENCY FUNDS

Total Estates, Trusts and Agency Funds	<u>100,248,237 38</u>
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SUMMARY.

Company Funds	4,389,768 82
Guaranteed Funds	9,124,317 98
Estates, Trusts and Agency Funds	100,248,237 38
Grand Total of Liabilities	<u>113,762,324 18</u>

Revenue Account

INCOME.

1. Rents earned, on office premises	52,162 05
2. Interest earned,—	
(a) on mortgages	178,198 66
(b) on bonds, debentures and stocks	21,655 28
(c) on collateral loans	13,816 23
(d) on bank deposits	526 18
	<u>214,196 35</u>
3. Profit on sale of securities and real estate	18,721 02
4. Profit in guaranteed funds	136,802 15
5. Agency fees and commissions earned	419,699 72
6. Other revenue for the year	2,048 92
Total	<u>848,630 21</u>

EXPENDITURE

7. Loss on sale of securities and real estate owned absolutely by the Corporation	11,378 35
8. Amount by which ledger values of assets were written down	9,933 06
9. Licenses and taxes other than taxes on real estate:	
(a) Provincial	10,491 32
(b) Municipal	7,697 75
	<u>18,189 07</u>
10. Commission on loans and on sale of debentures and real estate	403 20
11. All other expenses incurred:—Salaries, \$276,394.02; directors' fees, \$27,140.00; auditors' fees, \$7,550.00; legal fees, \$103.00; rents; \$42,127.48; travelling expenses, \$9,388.52; printing and stationery \$16,768.55; advertising, \$33,886.69; postage, telegrams, telephones and express, \$8,430.05; miscellaneous, \$28,224.24; total	450,012 55
12. Net profit transferred to Profit and Loss Account	353,713 98
Total	<u>843,630 21</u>

Profit and Loss Account

Balance brought forward from previous year	265,529 02
Amount transferred from Revenue account	353,713 98
Premium on capital stock sold during year	171,395 89
Total	<u>790,638 89</u>
Dividends to shareholders declared during year	181,407 39
Amount transferred to Special Reserves and Contingency Accounts	250,000 00
Amount provided for 1920:—Federal Income Tax	25,000 00
Amount written off Corporation's Buildings and Vaults, etc.	41,067 61
Balance of account at December 31st, 1920	293,163 89
Total	<u>790,638 89</u>

Miscellaneous

1. Specify the officers of the Corporation who are under bond and for what sums respectively; All officers and members of the staff are under bond aggregating \$256,000.00.
2. What were the dividend days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
January 2nd, 2½%; April 1st, 2½%; July 2nd, 2½%;
October 1st 3%
January 2nd, 1% bonus, July 2nd, 1% bonus.
3. What is the date appointed for the Annual Meeting? First Wednesday in February. Date of last Annual Meeting, February 4th, 1920.
4. State the amount of actual cash receipts during the year excluding Trust Account receipts for.
- (a) interest on mortgage investments 155,744 46
 - (b) interest on bonds and debentures and dividends on stocks .. 18,915 93
 - (c) loans on collateral security 14,801 63
 - (d) net revenue from real estate 44,580 30
5. State the amount of interest permanently capitalized during the year. (Where a new loan is made on the same security the amount of interest arrears consolidated in the new loan must be included in the above amount.) 6,143 77
6. Give dates and amounts of any sums loaned or advanced to Guaranteed Account.

	Amounts loaned to Guaranteed during 1920	Amounts repaid by Guaranteed during 1920
September 29th, ...	100,000 00	.....
October 20th, ...	30,000 00	.....
December 15th, .....	.....	180,000 00
December 31st, ...	100,000 00	.....

THE TRUSTS AND GUARANTEE COMPANY, LIMITED.
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

CONSTATING INSTRUMENTS.

Incorporated on the 24th February, 1897, by Letters Patent of Ontario, issued under R.S.O., 1897, c. 191. See Ontario Trust Company Act (R.S.O. 1897, c. 206) and the Loan and Trust Corporations Act (R.S.O. 1914, chap. 184).

Head Office, Toronto.

Officers

President—James J. Warren.

General Manager—E. B. Stockdale.

Vice-President—C. E. Ritchie.

Auditors—George Edwards and Hugh Percy Edwards.

Directors

J. H. Adams, Toronto.

C. E. Ritchie, Akron, Ohio.

W. D. Bell, Chesley.

Joseph Ruddy, Brantford.

Hon. A. C. Flumerfelt, Victoria, B.C.

E. B. Stockdale, Toronto.

Lloyd Harris, Brantford.

W. Thoburn, Almonte.

A. M. Ivey, Toronto.

Jas. J. Warren, Toronto.

D. J. McDougald, Toronto.

Lieut-Col. E. S. Wigle, Windsor.

Thos. Reid, Toronto.

Lieut-Col. S. C. Robinson, Walkerville.

Capital

Amount of Capital Stock authorized	\$2,000,000 00
Amount subscribed:—	
Ordinary	2,000,000 00
Amount paid in cash:—	
Ordinary:—	
On \$2,000,000.00 stock 20% called	1,409,109 67

Assets.

COMPANY FUNDS.

1. Book value of real estate.		
Office Premises: (Trust Buildings Limited Stock)....	\$239,398 27	
Office furniture	25,000 00	
Real Estate, held for sale	137,563 68	
		401,961 95
2. Amount of loans secured by stocks, bonds and other collateral:		
Principal		23,012 92
3. Book value of bonds, debentures and debenture stocks:—		
(a) All other bonds	643,588 15	
Interest accrued	3,151 00	
		646,739 15
4. Book value of stocks owned		269,785 35
5. Cash on hand		19,066 27
6. Cash on deposit with banks		68,743 60
7. All other assets		306,495 88
Total Company Funds		\$1,735,805 12

GUARANTEED FUNDS.

1. Amount secured by mortgages on real estate including:—		
First mortgages	\$3,144,030 37	
Interest accrued	158,041 54	
		3,302,071 91
2. Loans secured by stocks and bonds etc.	164,770 72	
Interest accrued	4,973 65	
		\$169,744 37

3. Book value of bonds, debentures and debenture stocks:—	
(a) Government:—Dominion, Provincial and United Kingdom	\$509,675 34
(b) Canadian municipalities, school districts and rural telephone companies	619,441 84
(c) All other bonds	586,605 25
Interest accrued	31,344 43
	<u>1,747,066 86</u>
3. Cash on deposit with banks	178,750 46
4. Other assets	25,022 28
	<u>5,422,655 88</u>
Total Guaranteed Funds	
ESTATES, TRUSTS AND AGENCY FUNDS.	
Total Estates, Trusts and Agency Funds	16,383,751 38

SUMMARY.

Company Funds	1,735,805 12
Guaranteed Funds	5,422,655 88
Estates, Trusts and Agency Funds	16,383,751 38
	<u>23,542,212 38</u>
Grand Total of Assets	

Liabilities.

COMPANY FUNDS.

1. Reserve Fund re Balance Dominion Income War Tax, etc.	24,855 23
2. Dividends to shareholders declared and unpaid	42,258 28
3. Paid up capital	1,409,109 67
4. Balance of Profit and Loss Account	259,581 94
	<u>1,735,805 12</u>
Total Company Funds	

GUARANTEED FUNDS.

1. Principal guaranteed	5,407,836 71
2. Interest due and accrued	14,819 17
	<u>5,422,655 88</u>
Total Guaranteed Funds	

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds.	16,383,751 38
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SUMMARY.

Company Funds	1,735,805 12
Guaranteed Funds	5,422,655 88
Estates, Trusts and Agency Funds	16,383,751 38
	<u>23,542,212 38</u>
Grand Total of Liabilities	

Revenue Account

INCOME.

1. Interest earned,—	
(a) on bonds, debentures and stocks	30,655 08
(b) on collateral loans	130 90
(c) on bank deposits	343 40
	<u>31,129 38</u>
2. Profit on sale of securities and real estate	14,620 86
3. Profit in guaranteed funds	79,967 33
4. Agency fees and commissions earned	207,098 29
5. Other revenue for the year	5,207 31
	<u>338,023 17</u>
Total	

EXPENDITURE.

6. Interest incurred	13,718 95
7. Amount by which ledger values of assets were written down	3,712 07
8. Licenses and taxes other than taxes on real estate:	
(a) Dominion	10,221 12
(b) Provincial	4,993 65
	15,214 77
9. All other expenses incurred:—Salaries, \$116,349.52; directors' fees \$5,330.00; auditors' fees, \$1,000.00; legal fees, \$130.78; rents, \$33,349.38; travelling expenses, \$897.48; printing and stationery, \$4,007.82; advertising, \$9,119.11; postage, telegrams, telephones and express, \$2,387.27; miscellaneous, \$20,830.58; total	193,401 94
10. Net profit transferred to Profit and Loss Account	111,975 44
Total	338,023 17

Profit and Loss

Balance brought forward from previous year	491,563 54
Amount transferred from Revenue account	111,975 44
Total	603,538 98
Dividends to shareholders declared during year	84,488 69
Amount written off on realization and revaluation of securities	259,468 35
Balance of Account at December 31st, 1920	259,581 94
Total	603,538 98

Miscellaneous

1. Specify the officers of the Corporation who are under bond and for what sums respectively. All officers and staff under Schedule Bond \$101,000.00.
2. What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
January 1, 1920 and July 1, 1920—6% per annum.
3. What is the date appointed for the Annual Meeting? 2nd Wednesday in February. Date of last Annual Meeting? Feb. 9th, 1921.
4. In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans: \$169,817.74.
The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year: \$14,570.47.
5. What is the amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement? \$600,000.00.
Bonds of Trusts Buildings Limited (all the stock of which Company is owned by Trust Company) Guaranteed.
6. State the amount of actual cash receipts during the year excluding Trust Account receipts for:—
(a) interest on bonds and debentures and dividends on stocks, \$30,655.08.
(b) loans on collateral security, \$130.90.
(c) net revenue from real estate, \$1,371.41.
7. State the amount of interest permanently capitalized during the year. (Where a new loan is made on the same security the amount of interest arrears consolidated in the new loan must be included in the above amount.) \$1,960.94 Corporation; \$1,173.29 Guaranteed.
8. State maximum amount of money loaned or advanced at any time during the year to any and each director or his nominees, whether in the nature of an overdraft or direct advance, secured or otherwise, and the amount and particulars of such securities; also amount owing December 31, 1920.
\$23,116.04 maximum; \$9,273.07 owing. Total owing by Directors, \$18,982.28.

THE UNION TRUST COMPANY, LIMITED
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1920

CONSTATING INSTRUMENTS.

Incorporated by Letters Patent of Ontario, dated 7th August, 1901. The Letters Patent authorized the Company to acquire and take over the assets, business and goodwill of the Provincial Trust Company of Ontario, Limited.

The Authorized Capital Stock of the Union Trust Company was at first \$2,000,000 (F. p. 106); then, by Supplementary Letters Patent of 27th December, 1905, was increased to \$2,500,000 (F. p. 205); finally, by Supplementary Letters Patent of 25th November, 1908, was decreased to \$1,000,000 (F. p. 393).

Head Office, Toronto.

Officers

President—Henry F. Gooderham. *Manager*—James K. Pickett.
Vice-President—John H. McConnell, M.D. *Secretary*—C. D. Henderson.
Auditors—Price, Waterhouse and Co.

Directors

Henry F. Gooderham, Toronto.	W. C. Laidlaw, Toronto.
J. H. McConnell, M.D., Toronto.	M. R. Gooderham, Toronto.
Mark Bredin, Toronto.	Rt. Hon. Lord Hindlip, Worcester,
H. H. Beck, Victoria, B.C.	England.
Geo. S. May, Ottawa.	S. R. Parsons, Toronto.
W. H. Smith, Oakville.	J. B. Laidlaw, Toronto.
A. P. Taylor, Toronto.	

Capital

Amount of Capital Stock authorized	\$1,000,000 00
Amount subscribed:—	
Ordinary	1,000,000 00
Amount paid in cash:—	
Ordinary:—	
On stock fully called	1,000,000 00

Assets

COMPANY FUNDS.

1. Book value of real estate (less encumbrances \$450,000.00)		
held by the corporation:—		
Office premises	\$ 350,000 00	
Freehold land (including buildings)	68,572 09	
		418,572 09
2. Amount secured by mortgage on real estate including:—		
First mortgages	96,241 26	
Second and subsequent mortgages	169,430 77	
Agreements for sale	277,611 86	
Interest due	44,504 83	
Interest accrued	5,596 57	
		593,385 29
3. Amount of loans secured by stocks bonds and other collateral:		
(There is included in the collateral \$50,000.00 of the Company's own stock upon which \$50,000.00 has been paid.)		
Principal	80,609 50	
Interest accrued	963 25	
		81,572 75
4. Book value of bonds, debentures and debenture stocks:—		
(a) All other bonds	73,356 89	
Interest accrued	535 40	
		73,892 29

5. Book value of stocks owned	255,231 21
6. Cash on hand	20 00
7. Cash on deposit with banks	51,824 61
8. Accrued fees and charges for administering estates	3,526 38
9. All other assets	166,840 11
Total Company Funds	<u>1,644,864 73</u>

GUARANTEED FUNDS.

1. Amount secured by mortgages on real estate including:—		
First mortgages	3,947,384 28	
Second and subsequent mortgages	18,013 60	
Agreements for sale	193,575 19	
Interest due	58,159 48	
Interest accrued	80,858 66	
		4,297,991 21
2. Book value of bonds, debentures and debenture stocks:—		
(a) Government:—Dominion, Provincial	271,605 67	
(b) Canadian municipalities	40,614 69	
(c) All other bonds	483,469 90	
Interest accrued	13,659 35	
		809,349 61
3. Cash on hand	27,651 64	
4. Cash on deposit with banks	116,863 80	
5. Other assets	96,397 61	
Total Guaranteed Funds		<u>5,348,253 87</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	<u>6,432,505 38</u>
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SUMMARY.

Company Funds	1,644,864 73
Guaranteed Funds	5,348,253 87
Estates, Trusts and Agency Funds	6,432,505 38
Grand Total of Assets	<u>13,425,623 98</u>

Liabilities

COMPANY FUNDS.

1. Taxes other than taxes on real estate	10,880 03
2. Accounts payable	13,597 38
3. Reserve Fund	450,000 00
4. Contingency fund	50,000 00
5. All other liabilities	6,052 21
6. Dividends to shareholders declared and unpaid	17,500 00
7. Paid up capital	1,000,000 00
8. Balance of Profit and Loss Account	96,835 11
Total Company Funds	<u>1,644,864 73</u>

GUARANTEED FUNDS.

1. Principal guaranteed	5,348,253 87
Total Guaranteed Funds	<u>5,348,253 87</u>

ESTATES, TRUSTS AND AGENCY FUNDS.

Total Estates, Trusts and Agency Funds	<u>6,432,505 38</u>
--	---------------------

SUMMARY.

Company Funds	1,644,864 73
Guaranteed Funds	5,348,253 87
Estates, Trusts and Agency Funds	6,432,505 38
Grand Total of Liabilities	<u>13,425,623 98</u>

Revenue Account

INCOME.

1. Rents earned,—(Including \$60,198.31 on office premises).	..63,650 52
2. Interest earned,—	
(a) on mortgages	315,698 99
(b) on bonds, debentures and stocks	96,066 73
(c) on collateral loans	8,767 74
(d) on bank deposits	2,119 26
	<u>422,652 72</u>
3. Profit on sale of securities	2,634 00
4. Agency fees and commissions earned	51,826 59
5. Other revenue for the year	5,937 77
Total	<u>546,701 60</u>

EXPENDITURE.

6. Interest incurred	257,947 10
7. Amount by which ledger values of assets were written down	1,577 50
8. License and taxes other than taxes on real estate:	
(a) Dominion	6,166 26
(b) Provincial	3,972 72
(c) Municipal	1,955 80
	<u>12,094 78</u>
9. Commission on Mortgage loans	3,017 14
10. All other expenses incurred:—Salaries, \$63,704.28; directors' fees, \$6,253.25; auditors' fees, \$2,000.00; legal fees, \$596.81; rents, \$12,414.13; travelling expenses, \$1,786.39; printing and stationery, \$5,104.26; advertising, \$15,651.96; postage, telegrams, telephones and express, \$3,120.99; miscellaneous, \$71,266.54; total	181,898 61
11. Net profit transferred to Profit and Loss Account	90,166 47
Total	<u>546,701 60</u>

Profit and Loss Account

Balance brought forward from previous year	76,668 64
Amount transferred from Revenue account	90,166 47
Total	<u>166,835 11</u>
Dividends to shareholders declared during year	70,000 00
Balance of account at December 31st, 1920	96,835 11
Total	<u>166,835 11</u>

Miscellaneous

- Specify the officers of the Corporation who are under bond and for what sums respectively, Gen. Manager, \$5,000.00; Secretary, \$5,000.00; Trust Officer, \$5,000.00; two Ass't Secretaries, \$5,000.00 each and all other members of the staff for various amounts.
- What were the Dividend-days of the Corporation in 1920, and what rate or rates of dividends were declared payable on those days respectively?
Jan. 2, 1920; April 1, 1920; July 1, 1920; Oct. 1, 1920.

3. What is the date appointed for the Annual Meeting? Second Thursday in February.
Date of last Annual Meeting? February 12, 1920.
4. In the case of any Company whose Stocks, Bonds, or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans. (secured by 1st Mortgage) \$30,000.00.
The aggregate amount of instalments of principal in arrears, \$16,000.00.
The amount of interest on such loans taken credit for in the Profit and Loss Account during the past year: \$1,871.69.
5. What is the amount of contingent liability of the Corporation not shown as direct debts in the foregoing statement? \$37,830.44.
6. State the amount of actual cash receipts during the year excluding Trust Account receipts for,
 - (a) interest on mortgage investments, \$278,241.43.
 - (b) interest on bonds and debentures and dividends on stocks, \$98,963.63.
 - (c) loans on collateral security, \$8,877.08.
 - (d) net revenue from real estate, \$13,926.44.
7. State the amount of interest permanently capitalized during the year. (Where a new loan is made on the same security the amount of interest arrears consolidated in the new loan must be included in the above amount) \$1,570.17.

Orders-in-Council granted, empowering the Courts to appoint Trusts Corporations as trustee, administrator, guardians, etc., without securities.

Name of Company.

1. Toronto General Trusts Corporation, 10th March, 1882.
 2. Trusts and Guarantee Company, Limited, 19th March, 1897.
 3. National Trust Company, Limited, 22nd November, 1898.
 4. Canada Trust Company, 7th February, 1901.
 5. Union Trust Company, Limited, 22nd April, 1902.
 6. Royal Trust Company, 24th February, 1905.
 7. Imperial Trusts Company of Canada, 9th February, 1906.
 8. Mercantile Trust Company of Canada, Limited, 29th May, 1908.
 9. Chartered Trust and Executor Company, 6th April, 1910.
 10. Canada Permanent Trust Company, 13th May, 1913.
 11. Sterling Trusts Corporation, 20th May, 1914.
 12. Capital Trusts Corporation, Limited, 16th September, 1914.
 13. London and Western Trusts Company, Limited, 29th June, 1917.
 14. Guelph Trust Company, 30th August, 1917.
 15. Brantford Trust Company, 29th October, 1918.
 16. Premier Trust Company, 17th July, 1919.
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List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by Trustees.

Name of Company.

1. Canada Landed and National Investment Company, Limited.
 2. Toronto Savings and Loan Company.
 3. British Mortgage Loan Company of Ontario.
 4. Midland Loan and Savings Company.
 5. London Loan and Savings Company of Canada.
 6. Toronto Mortgage Company.
 7. Crown Savings and Loan Company.
 8. Canadian Mortgage Investment Company.
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List of Loan Corporations whose debentures have been authorized by Order-in-Council for purposes of investment by Trustees and with whom Trustees may deposit trust funds. R.S.O. 1897, c. 130 as amended by 62 V. (2nd sess.), c. 11, s. 32, and by 1 Edw. VII, c. 14, s. 1, and by 3 Edw. VII, c. 7, s. 25, and by 7 Edw. VII, c. 28, s. 1, and by 1 Geo. V. c. 26, s. 28; R.S.O. 1914, c. 121, s. 28-29.

Name of Company.

1. Canada Permanent Mortgage Corporation.
2. Guelph and Ontario Investment and Savings Society.
3. London and Canadian Loan and Agency Company, Limited.
4. Industrial Mortgage and Savings Company.
5. Victoria Loan and Savings Company.
6. Landed Banking and Loan Company.
7. Hamilton Provident and Loan Corporation.
8. The Huron and Erie Mortgage Corporation.
9. Central Canada Loan and Savings Company.
10. East Lambton Farmers' Loan and Savings Company.
11. Lambton Loan and Investment Company.
12. Ontario Loan and Debenture Company.
13. Royal Loan and Savings Company.
14. Southern Loan and Savings Company.
15. Grey and Bruce Loan Company.

FORMS OF BALANCE SHEET of Loan and Trust
Corporations for shareholders and others prescribed
by the Registrar of Loan Corporations, pursuant to
Section 103 Loan and Trust Corporations Act.

LOAN COMPANY BALANCE SHEET.

ASSETS.

Office Premises	\$	\$
Less Encumbrances	\$	\$
Real Estate held for sale	\$	\$
Less Encumbrances	\$	\$
Rents	\$	\$
Mortgages—		
Principal	\$	\$
Interest	\$	\$
Loans on Stocks, Bonds, Etc.—		
Loans on Company's own stock	\$	\$
Loans on other securities	\$	\$
United Kingdom, Dominion of Canada and Provinces of Canada Securities	\$	\$
Canadian Municipalities, School Districts and Rural Telephone Debentures	\$	\$
Other Bonds, Debentures and Debenture Stocks	\$	\$
Stocks	\$	\$
Cash in Chartered Banks	\$	\$
Cash in Other Institutions	\$	\$
Other Assets	\$	\$

LIABILITIES.

<i>To the Public—</i>		
Debenture Stock	\$	\$
Debentures	\$	\$
Deposits	\$	\$
Money borrowed with security	\$	\$
Money borrowed without security	\$	\$
Other liabilities	\$	\$
<i>To the Shareholders—</i>		
Capital Stock: Subscribed (not extended) \$	\$	\$
Capital fully paid	\$	\$
Capital partly paid	\$	\$
Reserve Funds	\$	\$
Contingent Reserve Funds	\$	\$
Dividends declared and unpaid	\$	\$
Profit and Loss Account	\$	\$

INSTRUCTIONS.

1. The annexed form of statement of Assets and Liabilities must be regarded as a minimum. Any item or items may be added or elaborated upon at the discretion of the company. Where a company has no item corresponding to heading in the statement, the heading need not be included in the printed statement, but such an item must not be combined with any other item.

2. If any Interest on Real Estate is being capitalized, the amount so capitalized since the property was taken over must be shown separately. Taxes, Insurance, Repairs, Seed Grain advances or other necessary disbursements may be charged against the property, where the Revenue has been credited to the same Real Estate Account.

3. Mortgages must include only bone-fide advances to borrowers on security of Real Estate. Mortgages in respect of which legal proceedings have been taken for collection of principal or where a company is in possession of the mortgaged property or any part of it, must be shown as a separate item or in Real Estate. Principal must consist only of actual advances made to borrower, and must not include any interest capitalized. Interest capitalized must be shown under item "interest."

4. United Kingdom, Dominion of Canada, Provinces of Canada and Canadian Municipal Bonds include only direct obligations. Bonds and Debentures guaranteed by these must be included in proper classification of primary obligor.

5. Where a company owns all or substantially all of the shares of another corporation it must show the value of all its interests in the subsidiary corporation in a separate item or items.

6. Unless otherwise provided for in the annexed form, accrued interest and charges will be included with principal amounts.

7. No form of statement of revenue and expenditure has been prescribed by the Department. Corporations may use such form as reasonably discloses the course of business for the year.

TRUST COMPANY BALANCE SHEET.

ASSETS.

CAPITAL ACCOUNT.

Office Premises	\$	
Less Encumbrances	\$	
Real Estate held for Sale	\$	
Less Encumbrances	\$	
Rents	\$	
Mortgages—		
Principal	\$	
Interest	\$	
Loans on Stocks, Bonds, Etc.—		
Loans on Company's own stock	\$	
Loans on other securities	\$	
United Kingdom, Dominion of Canada and Provinces of Canada Securities	\$	
Canadian Municipalities, School Districts and Rural Tele- phone Debentures	\$	
Other Bonds, Debentures and Debenture Stocks	\$	
Stocks	\$	
Cash in Chartered Banks	\$	
Cash in other Institutions	\$	
Other Assets	\$	\$

GUARANTEED TRUST ACCOUNT.

Real Estate—held for sale	\$	
Less Encumbrances	\$	
Mortgages—		
Principal	\$	
Interest	\$	
Loans on Stocks, Bonds, etc.	\$	
United Kingdom, Dominion of Canada and Provinces of Canada Securities	\$	
Canadian Municipalities, School Districts and Rural Tele- phone Debentures	\$	
Other Bonds, Debentures and Debenture Stocks	\$	
Cash in Chartered Banks	\$	
Other Assets	\$	\$

ESTATES, TRUSTS AND AGENCY ACCOUNT.

Funds and Investments	\$	
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LIABILITIES.

CAPITAL ACCOUNT.

Capital Stock: Subscribed (not extended)		
Capital fully paid	\$	
Capital partly paid	\$	
Reserve Funds	\$	
Contingent Reserve Funds	\$	
Dividends declared and unpaid	\$	
Profit and Loss	\$	\$

GUARANTEED TRUST ACCOUNT.

Trust Funds for Investment	\$	
Trust Deposits	\$	
Other Guaranteed Funds	\$	\$

ESTATES, TRUSTS AND AGENCY ACCOUNT.

Estates, Trusts and Agency Account	\$	
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212,953,798 27

1,046,396 60

9,895,230 57

12,988,415 71

6,661,036 00

Statement of Assets of Loan Corporations Registered in Ontario, as at 31st December, 1920

Name of Company.	Office Premises.	Real Estate held for sale.		Mortgages on Real Estate.		Loans on Stocks and Bonds.		United Kingdom, Dominion of Canada, Provinces of Canada, Securities.		Canadian Municipal School Districts Rural Telephone Debtentures.	
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
British Mortgage Loan Company	20,000 00	5,174 00		1,762,450 00				40,242 00		1,412,638 00	
Brockville Loan and Savings Company		5,476 41		638,618 92		21,583 13		1,004 55		61,339 11	
Canada Landed and National Investment Company	35,000 00	30,935 92		4,374,089 11		4,300 00		797,588 96		971,288 31	
Canada Permanent Mortgage Corporation	732,134 59	451,333 74		28,064,269 26		296,623 79		283,666 66		204,057 40	
Canadian Mortgage Investment Company	259,750 34	149,162 84		1,421,733 07				114,311 37			
Canadian Northern Prairie Lands Company		118,438 05		884,111 34		993,894 14		1,451,084 72		54,671 41	
Central Canada Loan and Savings Company	250,000 00			1,318,565 73		1,150,554 11		142,246 12		169,767 96	
Colonial Investment and Loan Company		336,761 77		1,069,185 37		140,957 57				244,810 66	
Credit Foncier Franco-Canadian	684,622 00	982,866 81		42,769,724 69		100,622 58		975,353 12		272,180 49	
Crown Savings and Loan Company	11,256 18	7,151 15		622,269 33		18,689 73		51,700 00		10,500 00	
Dominion Savings and Loan Company	173,503 40	126,455 38		989,306 82		361,346 45		11,285 87			
Dymont Securities Loan and Savings Company				571,877 24							
East Lambton Farmers' Loan and Savings Company	3,000 00			256,228 66		9,818 35		65,120 48		197,526 89	
Frontenac Loan and Investment Society	5,302 73	7,335 39		162,371 83		42,025 57		36,881 36			
Great West Permanent Loan Company	329,530 97	999,548 34		3,296,579 31		105,792 39		962,529 19			
Grey and Bruce Loan Company	22,450 00	2,986 88		594,450 48		83,845 03		147,492 71		8,595 61	
Guelph and Ontario Investment and Savings Society	30,000 00	42,910 93		2,510,523 30		55,420 96		855,118 74		578,551 07	
Hamilton Provident and Loan Corporation	93,000 00	17,470 00		4,200,925 35		8,372 36		184,498 00		108,501 70	
Home Building and Savings Association		47,448 34		122,513 13		5,125 00					
Huron and Erie Mortgage Corporation	900,000 00			15,073,875 89		6,369 00		2,039,646 00		1,822,552 00	
Industrial Mortgage and Savings Company	21,193 43			1,980,807 98		33,132 47		174,088 13		442,432 84	
Lambton Loan and Investment Company	18,000 00	1,634 25		3,112,047 75		92,888 03		186,114 37		80,598 93	
Landed Banking and Loan Company	65,000 00			2,967,025 71		139,677 78		293,563 09		68,591 52	
London and Canadian Loan and Agency Company		18,180 00		4,393,967 09		5,138 45		228,314 53		133,606 67	
London Loan and Savings Company	63,000 00			1,936,245 51		76,344 12		71,603 00		2,895 24	
Midland Loan and Savings Company	5,000 00			931,877 81		7,346 70		236,946 57		314,891 53	
Niagara Falls Building Saving and Loan Association				815,880 00							
Ontario Loan and Debenture Company	49,000 00	70,342 07		4,619,201 92		57,125 90		1,088,219 33		1,008,779 89	
Owen Sound Loan and Savings Company	16,528 64			168,503 26		10,463 50		40,294 15		1,022 40	
Peoples' Loan and Savings Corporation	44,000 00	18,065 77		798,327 66		11,005 25		66,085 89		11,380 61	
Peterborough Workmen's Building and Savings Society											
Port Arthur and Fort William Mortgage Company				48,254 65		20,598 65		20,183 33			
Provident Investment Company		20,506 97		718,361 85		4,330 69		32,797 25			
Real Estate Loan Company		675,029 07		24,084 90		121,877 47		1,918 38		149,833 33	
Royal Loan and Savings Company	50,000 00	58,453 52		1,131,102 56		3,511 86		52,282 79		214,448 21	
Security Loan and Savings Company	21,000 00	3,207 60		1,638,236 60		87,998 11		173,861 15		214,437 12	
Southern Loan and Savings Company	20,000 00			1,006,221 68		6,113 34		130,369 26		37,457 11	
Toronto Mortgage Company	45,000 00			2,231,493 40		11,181 02		213,231 09		528,169 19	
Toronto Savings and Loan Company	20,000 00	1,157,056 18		1,777,241 61		144,698 64		460,967 13			
Victoria Loan and Savings Company	14,355 00	32,314 21		266,964 47		42,044 65		329,784 21		610,171 17	
Walkerville Land and Building Company		1,311,980 39		2,061,003 34		47,042 03		45,056 97		792,068 06	
Waterloo County Loan and Savings Company	77,359 00	36,124 19		426,560 46		58,039 92		509,459 89			
Grand Totals	4,070,086 28	6,734,344 17		1,040,532 28		4,385,838 68		12,553,940 92		10,519,977 93	

Statement of Assets of Loan Corporations Registered in Ontario, as at 31st December, 1920.

1921

REGISTRAR OF LOAN CORPORATIONS.

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Name of Company.	Other Bonds, Debentures and Stocks.		Stocks.		Cash in Banks and other Institutions.		Other Assets.		Total Assets.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
British Mortgage Loan Company					116,566	85	440	00	3,357,510	85
Brockville Loan and Savings Company					24,446	74	1,191	60	753,660	46
Canada Landed and National Investment Company					103,694	90			631,897	23
Canada Permanent Mortgage Corporation	416,620	60	1,263,000	00	1,253,848	11	11,518	80	33,077,072	95
Canadian Mortgage Investment Company	271,387	07	100,000	00	57,975	85	8,154	07	2,382,504	57
Canadian Northern Prairie Lands Company	311,677	09			86,262	87			3,903,139	62
Central Canada Loan and Savings Company	191,279	38	3,884,418	15	446,347	40			7,544,178	85
Colonial Investment and Loan Company			179,027	15	37,081	96	36,343	11	2,034,167	59
Credit Foncier Franco-Canadien	3,520,267	82			4,056,649	84	607,986	07	53,970,574	22
Crown Savings and Loan Company	11,923	35			13,535	37			747,025	11
Dominion Savings and Investment Society	51,142	32	366,424	59	23,159	28	16,983	24	2,119,607	35
Dynmont Securities Loan and Savings Company	77,500	00	162,391	10	109	92			811,878	26
East Lambton Farmers Loan and Savings Company					401	02			552,095	40
Frontenac Loan and Investment Society	28,668	85	10,793	75	1,211	92	200	00	294,791	40
Dynmont Securities Loan and Savings Company			219,332	19	135,865	46	195,242	47	6,184,420	61
Great West Permanent Loan Company					9,984	97	1,863	72	871,579	40
Grey and Bruce Loan Company	19,285	50	264,450	00	106,074	52	10	00	4,522,348	02
Guelph and Ontario Investment and Savings Society					187,337	47			4,800,104	82
Hamilton Provident and Loan Corporation					10,548	71	1,838	48	187,273	66
Home Building and Savings Association			1,176,360	00	1,199,167	91			22,617,815	80
Huron and Erie Mortgage Corporation	409,845	00			88,437	73			2,768,209	70
Industrial Mortgage and Savings Company	28,107	12			93,995	85	2,500	00	3,587,689	16
Landed Banking and Loan Company	139,625	78			85,151	76			3,734,635	61
London and Canadian Loan and Agency Company					288,046	58	23,016	58	5,090,269	90
London Loan and Savings Company			585,300	20	195,476	57	71	52	2,030,936	16
Midland Loan and Savings Company	26,537	16			154,002	34	85	15	1,676,687	26
Niagara Falls Building Savings and Loan Association					4,708	63	800	00	821,388	63
Ontario Loan and Debenture Company	643,800	50	4,200	00	185,828	52			7,717,498	13
Owen Sound Loan and Savings Company					1,226	84	1,313	45	239,352	24
People's Loan and Savings Corporation			78,027	26	62,254	25	5,556	27	1,094,702	96
Peterborough Workmen's Building and Savings Society					371	72			89,408	35
Port Arthur and Fort William Mortgage Company	20,700	00	1,091,181	46	9,539	82	2,459	47	808,690	05
Provident Investment Company	265,425	90			1,207	71	3,750	00	2,181,471	89
Real Estate Loan Company					29,263	91			1,415,447	97
Royal Loan and Savings Company			328,153	59	123,577	11			2,617,476	37
Security Loan and Savings Company					42,469	15	4,024	31	1,234,731	89
Southern Loan and Savings Company, St. Catharines					47,807	11			2,561,169	73
Toronto Mortgage Company	34,603	73	60,290	00	117,712	04			3,168,502	34
Toronto Savings and Loan Company			2,501,886	27	157,726	28	19,438	92	4,165,116	77
Victoria Loan and Savings Company	59,612	42	7,770	00	130,795	90			3,292,848	28
Walkerville Land and Building Company			7,500	00	3,288	50	101,609	34	1,895,995	66
Waterloo County Loan and Savings Company	133,926	50			142,387	18			2,789,917	02
Grand Totals	6,661,936	09	12,288,415	71	9,895,250	57	1,046,396	60	212,953,798	27

Name of Company.	Debiture Stock.	Debentures.	Deposits.	Money Borrowed.	Other Liabilities.	Total to the Public.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
British Mortgage Loan Company		1,297,516 10	1,057,193 04			2,354,709 14
Brookville Loan and Savings Company			289,395 42		8,243 70	297,639 12
Canada Landed and National Investment Company		3,605,875 16			17,744 95	3,623,620 11
Canada Permanent Mortgage Corporation	427,519 54	14,196,316 01	6,129,483 21		18,983 61	20,772,302 37
Canadian Mortgage Investment Company		521,414 71			30,326 99	551,741 70
Canadian Northern Prairie Land: Company					8,029 38	8,029 38
Central Canada Loan and Savings Company		1,452,122 92	2,194,835 93		250,000 00	3,896,958 85
Colonial Investment and Loan Company		38,943,812 35			23,854 48	23,854 48
Credit Foncier Franco-Canadien		224,531 15	169,161 45		1,773,207 02	40,717,019 37
Dominion Savings and Investment Society		302,583 07	567,197 55	18,391 91		393,692 60
Dymont Securities Loan and Savings Company			35,267 49			888,172 53
East Lambton Farmers' Loan and Savings Company		97,168 40	132,121 78		6,390 36	230,812 65
Frontenac Loan and Investment Society			42,536 05		1,522 47	52 85
Great West Permanent Loan Company		1,538,185 33	979,624 51	70,000 00	16,957 88	2,604,767 72
Grey and Bruce Loan Company		113,648 72	153,899 98	70,000 00		337,548 70
Guelph and Ontario Investment and Savings Society		1,874,096 24	725,548 68		14,009 60	2,613,654 52
Hamilton Provident and Loan Corporation	372,786 66	885,525 48	944,665 36		27,539 62	2,230,517 12
Home Building and Savings Association				35,548 40	6,777 63	42,326 03
Huron and Erie Mortgage Corporation		10,844,510 91	5,543,487 83			16,387,998 74
Industrial Mortgage and Savings Company		779,392 81	901,979 14		1,681,371 95	1,681,371 95
Lambton Loan and Investment Company		681,199 44	1,237,729 37			1,918,928 81
Landed Banking and Loan Company		700,730 16	1,015,277 07		12,024 65	1,728,031 88
London and Canadian Loan and Agency Company	416,534 55	2,357,838 12			26,731 65	2,801,104 32
London Loan and Savings Company		678,611 76	948,762 58		10,000 00	1,637,374 34
Midland Loan and Savings Company		611,293 70	359,805 35			971,099 05
Niagara Falls Building Savings and Loan Association					273,966 81	273,966 81
Ontario Loan and Debiture Company		2,604,309 30	1,037,785 46			3,642,094 76
Owen Sound Loan and Savings Company		26,634 65	62,857 26		7,983 21	97,475 12
People's Loan and Savings Corporation		110,888 82	414,356 55		1,484 91	526,730 28
Peterborough Workmen's Building and Savings Society						
Port Arthur and Fort William Mortgage Company	70,463 22			35,000 00		
Provident Investment Company				1,238,881 33	13,014 49	118,477 71
Real Estate Loan Company		609,107 16				1,238,881 33
Royal Loan and Savings Company		772,029 56	745,047 85		9,409 46	618,516 62
Security Loan and Savings Company, St. Catharines		84,465 12	421,236 21		8,675 89	1,525,753 30
Southern Loan and Savings Company		782,935 21	539,985 54			505,701 33
Toronto Mortgage Company		1,588,433 88	92,284 70		2,705 80	1,325,626 55
Toronto Savings and Loan Company		1,308,621 76	641,992 50		9,304 80	1,690,023 38
Victoria Loan and Savings Company		1,169,000 80	1,094,734 42		5,684 38	1,956,298 64
Walkerville Land and Building Company		700,000 00		25,000 00	2,381 50	2,266,116 72
Waterloo County Loan and Savings Company		643,225 72	1,127,700 92		41,754 34	766,754 34
Grand Totals	1,287,303 97	92,106,024 52	29,605,953 20	1,492,821 64	2,857,957 66	127,350,060 99

Statement of Liabilities to Shareholders of Loan Corporations Registered in Ontario, as at 31st December, 1920.

Name of Company.	Capital Stock.		Reserve Funds.		Dividends Unpaid.		Profit and Loss.		Total to the Shareholders.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
British Mortgage Loan Company.....	500,000	00	460,000	00	40,000	00	2,801	71	1,002,801	71
Brookville Loan and Savings Company.....	305,443	00	135,943	22	10,689	74	3,945	38	456,021	34
Canada Landed and National Investment Company.....	1,205,000	00	1,405,000	00	32,681	07	50,596	05	2,693,277	12
Canada Permanent Mortgage Corporation.....	6,000,000	00	6,000,000	00	150,000	00	154,770	58	12,304,770	58
Canadian Mortgage Investments Company.....	1,239,586	48	540,000	00	37,412	09	13,764	30	1,830,762	87
Canadian Northern Prairie Lands Company.....	1,500,000	00	1,574,387	83	90,000	00	730,722	41	3,895,110	24
Central Canada Loan and Savings Company.....	1,750,000	00	1,750,000	00	43,750	00	103,470	00	3,647,220	00
Colonial Investment and Loan Company.....	1,250,926	69	716,755	02	8,996	90	43,634	50	2,020,313	11
Credit Foncier Franco-Canadien.....	9,647,667	19	2,200,883	76	50,403	48	1,354,600	42	13,253,554	85
Crown Savings and Loan Company.....	241,050	00	97,500	00	7,231	50	7,551	01	353,332	51
Dominion Savings and Investment Society.....	934,936	25	275,000	00	11,679	14	9,819	43	1,231,434	82
Dymont Securities Loan and Savings Company.....	652,200	00	.....	.....	16,305	00	101,715	41	770,220	41
East Lambton Farmer's Loan and Savings Company.....	225,000	00	69,536	25	6,746	50	.....	.....	301,282	75
Frontenac Loan and Investment Society.....	200,000	00	47,000	00	5,202	50	.....	.....	252,202	50
Great West Permanent Loan Company.....	2,414,663	60	1,100,000	00	62,125	66	2,863	63	3,579,652	89
Grey and Bruce Loan Company.....	444,380	00	74,000	00	13,331	40	2,319	30	534,030	70
Guelp and Ontario Investment and Savings Society.....	964,840	00	869,435	00	48,235	19	26,183	31	1,908,693	50
Hamilton Provident and Loan Corporation.....	1,200,000	00	1,300,000	00	54,000	00	15,587	70	2,569,587	70
Home Building and Savings Association.....	116,880	40	3,650	00	.....	.....	24,417	23	144,947	63
Huron and Erie Mortgage Corporation.....	5,000,000	00	1,150,000	00	87,500	00	22,317	06	6,259,817	06
Industrial Mortgage and Savings Company.....	635,000	00	420,000	00	31,750	00	87	75	1,086,837	75
Lambton Loan and Investment Company.....	789,750	00	825,000	00	47,385	00	6,625	35	1,668,760	35
Landed Banking and Loan Company.....	1,000,000	00	965,000	00	40,000	00	1,603	76	2,006,603	76
London and Canadian Loan and Agency Company.....	1,250,000	00	1,000,000	00	28,125	00	11,040	58	2,289,165	58
London Loan and Savings Company.....	891,383	86	400,000	00	.....	.....	2,177	96	1,293,561	82
Midland Loan and Savings Company.....	360,000	00	300,000	00	16,364	40	29,223	81	705,588	21
Niagara Falls Building, Savings and Loan Association.....	444,340	00	44,390	07	58,691	75	.....	.....	547,421	82
Ontario Loan and Debenture Company.....	1,750,000	00	2,250,000	00	43,750	00	31,653	37	4,075,403	37
Owen Sound Loan and Savings Company.....	133,897	07	6,500	58	.....	.....	.....	.....	141,877	12
People's Loan and Savings Corporation.....	489,388	00	75,000	00	1,479	47	.....	.....	567,972	68
Peterborough Workmen's Building and Savings Society.....	69,824	55	153	74	.....	.....	3,584	68	89,408	35
Port Arthur and Fort William Mortgage Company.....	593,781	66	75,788	63	.....	.....	18,642	05	690,212	34
Provident Investment Company.....	500,000	00	375,000	00	.....	.....	70,593	56	945,593	56
Real Estate Loan Company.....	500,000	00	273,834	88	17,783	50	5,312	97	796,931	35
Royal Loan and Savings Company.....	600,000	00	470,000	00	13,500	00	8,223	07	1,091,723	07
Security Loan and Savings Company, St. Catharines.....	532,300	00	178,374	00	15,969	00	2,390	56	729,033	56
Southern Loan and Savings Company.....	900,000	00	285,000	00	30,000	00	14,543	18	1,235,543	18
Toronto Mortgage Company.....	724,550	00	700,038	25	16,302	38	37,588	33	1,478,478	96
Toronto Savings and Loan Company.....	1,000,000	00	1,100,000	00	50,000	00	58,818	13	2,208,818	13
Victoria Loan and Savings Company.....	640,000	00	362,122	00	.....	.....	9,241	51	1,026,731	56
Walkerville Land and Building Company.....	500,000	00	2,009	30	15,368	05	627,232	02	1,129,241	32
Waterloo County Loan and Savings Company.....	638,764	82	129,500	86	19,032	95	2,496	52	789,795	15
Grant Totals.....	50,737,553	57	30,006,803	39	1,227,791	67	3,631,588	65	85,603,737	28

Assets of Trust Companies Registered in Ontario, as at 31st December, 1920.

COMPANY FUNDS

Name of Company.	Office Premises		Real Estate held for sale		Mortgages on Real Estate		Loans on Stocks and Bonds		United Kingdom, Dominion of Canada, Provinces of Canada Securities		Canadian Municipals, School District, Rural Telephone Debentures.	
	£.	c.	£.	c.	£.	c.	£.	c.	£.	c.	£.	c.
Bankers Trust Company					1,065	11	199,427	91	100,919	18		
Brantford Trust Company, Limited					275,406	91			20,091	65	27,288	60
Canada Trust Company			10,474	93	687,762	66	92,809	00	238,711	00	418,597	00
Canada Permanent Trust Company					951,044	23	9,281	00	69,136	31		
Capital Trust Corporation					76,736	53	16,970	28	159,299	38	157,906	21
Chartered Trust and Executor Company			1,194	07	215,409	53	13,817	32	10,907	24	97,185	78
Consolidated Trusts Corporations					38,202	62						
Fidelity Trusts Company of Ontario					2,025	41	2,120	40	971	66	1,574	58
Guelph Trust Company					211,773	70			81,455	78	23,427	80
Imperial Trusts Company of Canada	85,093	75	17,742	23	145,491	90						
London and Western Trusts Company, Limited	43,613	29			376,893	61	85,727	54	22,172	82	45,538	88
Mercantile Trust Company of Canada, Limited	65,000	00	22,859	65	348,636	33	129,633	88	131,711	65	25,378	31
Montreal Trust Company	409,158	28	27,142	56	328,941	07	1,063,842	15	4,171	00		
National Trust Company, Limited	430,739	59	77,829	34	2,097,225	42	280,891	93	311,474	59	132,402	64
Premier Trust Company					61,896	55	2,408	97	2,984	18	17,377	85
Prudential Trust Company, Limited	70,054	75	48,891	41	126,128	78	211,983	77	105,159	57	51,062	10
Royal Trust Company	210,921	39	15,621	89	540,574	38	1,482,139	26	1,800,567	51	27,800	50
Sterling Trusts Corporation	51,000	00	2,278	43	218,296	94	30,632	44	3,803	71	2,908	65
Toronto General Trusts Corporation	825,000	00	81,621	78	2,020,831	33	232,241	45	523,264	22	25,630	42
Trusts and Guarantee Company, Limited	264,398	27	137,563	68			23,012	92				
Union Trust Company, Limited	350,000	00	68,572	09	593,385	29	81,572	75				
	2,805,279	32	511,792	06	9,227,728	30	3,958,512	97	3,586,831	49	1,054,079	35

Assets of Trust Companies Registered in Ontario, as at 31st December, 1920.

COMPANY FUNDS

Name of Company	All other bonds.		Stocks.		Cash		Other assets		Total
	\$.	c.	\$.	c.	\$.	c.	\$.	c.	
Bankers' Trust Company	17,193	37			1,174	11	248,540	36	568,320 04
Brantford Trust Company, Limited					8,644	99		2 00	331,434 16
Canada Trust Company	180,063	00			121,423	18	763 18		1,750,633 95
Canada Permanent Trust Company	112,375	00			31,571	00	2,345 82		1,175,953 39
Capital Trust Corporation, Limited	104,420	86			55,630	95	39,914	78	610,879 02
Chartered Trust and Executor Company, Limited	38,424	90	35,474	75	28,667	33	137,647	08	578,728 00
Consolidated Trusts Corporation	19,743	00	66,975	00	166,642	83		97 35	291,660 80
Fidelity Trusts Company of Canada	10,150	00	101,699	50	23,947	71	450 00		142,939 26
Guelph Trust Company					10,190	89	1,446	71	328,294 88
Imperial Trusts of Company Canada			9,402	00	34,769	34	7,236	08	299,735 30
London and Western Trusts Company, Limited	161,506	25			6,552	98			742,005 37
Mercantile Trust Company of Canada, Limited	26,562	37			15,718	76	35,652	58	801,153 53
Montreal Trust Company	41,057	64	1,300,067	00	97,728	91	525,944	19	3,798,352 80
National Trust Company, Limited	188,547	97	303,700	43	324,226	72	220,175	83	4,277,214 46
Premier Trust Company	42,592	25	6,016	01	2,808	24	5,278	05	141,362 10
Prudential Trust Company, Limited			33,300	00	63,331	85	159,179	68	869,091 91
Royal Trust Company	611,127	65	376,686	65			1,204,796	50	6,270,602 00
Sterling Trusts Corporation			1 00		366	27	199,845	56	530,881 68
Toronto General Trusts Corporation	49,352	37			22,114	95	505,830	33	4,389,768 82
Trusts and Guarantee Company, Limited	646,739	15	269,785	35	125,996	92	306,495	88	1,735,805 12
Union Trust Company, Limited	73,892	29	255,231	21	87,809	87	170,366	49	1,644,864 73
					51,844	61			
	2,323,948	07	2,758,338	90	1,281,162	41	3,772,008	45	31,279,681 32

Assets of Trust Companies Registered in Ontario as at 31st December, 1920.

GUARANTEED FUNDS

Name of Company.	Mortgages on Real Estate		Loans on Stocks and Bonds		United Kingdom, Dom- inion of Canada, Prov- inces of Canada, Secur- ities.		Canadian Municipal, School District and Rural Telephone Debentures	
	\$.	c.	\$.	c.	\$.	c.	\$.	c.
Bankers' Trust Company.....								
Brantford Trust Company Limited.....			55,131	22				
Canada Trust Company.....	2,133,316	00			102,957	00	1,352,720	00
Canada Permanent Trust Company.....	56,430	14						
Capital Trust Corporation.....	97,495	66			561,826	68	20,614	91
Chartered Trust and Executor Company.....	42,330	53						
Consolidated Trusts Corporation.....								
Fidelity Trusts Company of Ontario.....	175,785	21						
Guelph Trust Company.....	74,239	15						
Imperial Trusts Company of Canada.....	80,454	17	124,468	20	182,407	27	161,124	89
London and Western Trusts Company, Limited.....	37,500	44			5,045	20		
Mercantile Trust Company of Canada, Limited.....	409,243	12						
Montreal Trust Company.....			2,195,817	40				
National Trust Company, Limited.....	4,084,215	64	346,400	00	270,392	50	323,246	84
Premier Trust Company.....	42,540	00						
Prudential Trust Company, Limited.....	2,718	49	404,684	04				
Royal Trust Company.....	485,732	44	878,559	72	50,300	00	18,560	69
Sterling Trusts Corporation.....	86,391	81			6,198	50		
Toronto General Trusts Corporation.....	7,238,067	60			711,222	01	1,039,568	47
Trusts and Guarantee Company, Limited.....	3,302,071	91	169,744	37	517,874	88	642,585	37
Union Trust Company, Limited.....	4,297,991	21	2,212	63	275,029	91	41,473	66
Grand Totals.....	22,646,723	52	4,177,017	58	2,683,253	95	3,599,894	83

Assets of Trust Companies Registered in Ontario as at 31st December, 1920.

GUARANTEED FUNDS

Name of Company.	Other bonds.		Cash.		Other Assets.		Totals	
	\$.	c.	\$.	c.	\$.	c.	\$.	c.
Bankers Trust Company.....			2,000	00			57,131	22
Brantford Trust Company, Limited.....							4,223,152	12
Canada Trust Company Limited.....			634,159	12			57,208	75
Canada Permanent Trust Company.....			778	61			784,210	09
Capital Trust Corporation, Limited.....			54,821	35	209	85	42,330	53
Chartered Trust and Executor Company.....								
Consolidated Trusts Corporation.....								
Fidelity Trust Company of Canada.....			1,715	10			175,785	21
Guelph Trust Company.....			95,510	48	331,751	83	75,954	25
Imperial Trust Company.....							975,716	84
London and Western Trusts Company, Limited.....							42,545	64
Mercantile Trust Company of Canada, Limited.....			4,028	97			413,272	09
Montreal Trust Company.....							2,195,817	40
National Trust Company, Limited.....	7,520	36	355,425	46			5,387,200	80
Prudential Trust Company.....							42,540	00
Prudential Trust Company, Limited.....					636,647	50	1,044,050	03
Royal Trust Company.....	40,108	31	64,483	47	376,761	10	1,914,505	73
Sterling Trusts Corporation.....			21,278	57	474,585	09	588,653	97
Toronto General Trusts Corporation.....			135,459	90			9,124,317	98
Trusts and Guarantee Company Limited.....	586,606	61	178,750	46	25,022	28	5,422,655	88
Union Trust Company, Limited.....	492,846	04	144,515	44	94,184	98	5,348,253	87
Grand Totals.....	1,176,322	96	1,692,926	93	1,939,162	63	37,915,302	49

Liabilities of Trust Companies Registered in Ontario, as at 31st December, 1920.

COMPANY FUNDS

Name of Company.	Liabilities.	Capital	Reserves	Profit and Loss.	Totals.
	\$.	\$.	\$.	\$.	\$.
	c.	c.	c.	c.	c.
Bankers Trust Company.....	303,035 29	250,000 00		15,284 75	568,320 04
Brantford Trust Company.....	9,000 00	300,000 00	20,000 00	2,434 16	331,434 16
Canada Trust Company.....	79,992 00	1,000,000 00	650,000 00	20,611 95	1,750,633 95
Canada Permanent Trust Company.....	50,369 68	1,000,000 00	125,000 00	583 71	1,175,953 39
Capital Trust Corporation.....	285 07	546,063 08	10,000 00	54,530 87	610,879 02
Chartered Trust and Executor Company.....	34,970 49	479,937 59	60,000 00	3,819 92	578,728 00
Consolidated Trusts Corporation.....		256,012 77	35,000 00	648 03	291,660 80
Fidelity Trusts Company of Ontario.....	1,556 25	124,500 00		16,883 01	142,939 26
Guelph Trust Company.....	9,750 76	292,500 49	20,000 00	6,043 63	328,294 88
Imperial Trusts Company of Canada.....	589 77	214,179 00	64,024 17	20,942 36	299,735 30
London and Western Trust Company, Limited.....	8,750 00	500,000 00	220,000 00	13,255 37	742,005 37
Mercantile Trust Company of Canada, Limited.....	140,838 87	500,000 00	141,000 00	16,314 66	801,153 53
Montreal Trust Company.....	1,504,075 63	1,000,000 00	1,143,564 91	150,712 26	3,798,352 80
National Trust Company Limited.....	142,797 15	2,000,000 00	2,050,000 00	84,417 31	4,277,214 46
Premier Trust Company.....		137,794 41	13,504 00	63 69	141,362 10
Prudential Trust Company, Limited.....	122,564 65	610,086 00	136,441 26		869,091 91
Royal Trust Company.....	3,062,884 35	1,000,000 00	2,000,000 00	207,717 65	6,270,602 00
Sterling Trusts Corporation.....	8,258 73	501,302 59		21,320 36	530,881 68
Toronto General Trusts Corporation.....	84,644 93	1,726,960 00	2,285,000 00	293,163 89	4,389,768 82
Trusts and Guarantee Company, Limited.....	67,113 51	1,409,109 67		259,581 94	1,735,805 12
Union Trust Company, Limited.....	48,029 62	1,000,000 00	500,000 00	96,835 11	1,644,864 73
Grand Totals.....	5,679,506 75	14,838,445 60	9,476,534 34	1,285,194 63	31,279,681 32

LIABILITIES OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT 31ST DECEMBER, 1920.

GUARANTEED FUNDS

Total principal guaranteed.....	37,633,093 58
Total interest due and accrued.....	282,208 82
	37,915,302 40

COMPARATIVE SUMMARY OF ASSETS AND LIABILITIES OF
LOAN AND TRUST CORPORATIONS

Assets and Liabilities	Loan Companies		
	1918	1919	1920
<i>Capital Stock</i>			
Capital subscribed	55,653,717 98	57,923,848 81	55,802,315 63
Capital paid in cash	44,322,479 75	44,706,826 29	47,510,441 59
<i>ASSETS.</i>			
1. Office premises	3,440,587 87	3,630,955 98	4,050,086 28
2. Real estate held for sale	3,722,280 41	3,672,293 30	3,471,840 48
3. Mortgages on real estate	137,842,953 51	131,803,168 84	143,195,890 12
Company Funds			
Guaranteed Funds			
4. Loans on stocks and bonds	4,256,541 66	4,997,810 32	3,228,022 42
Company Funds			
Guaranteed Funds			
5. Dominion, Provincial and United Kingdom securities	14,504,011 85	18,901,523 34	11,052,880 85
Company Funds			
Guaranteed Funds			
6. Canadian municipalities, school districts and rural telephone debentures	11,825,908 08	12,017,728 74	10,465,306 55
Company Funds			
Guaranteed Funds			
7. All other bonds	4,908,937 56	2,700,622 74	6,084,833 10
Company Funds			
Guaranteed Funds			
8. Stocks	6,381,831 52	10,751,354 75	8,687,847 98
Company Funds			
Guaranteed Funds			
9. Cash	10,410,324 94	13,228,817 80	9,646,765 21
Company Funds			
Guaranteed Funds			
10. All other assets	2,010,451 16	788,715 63	921,598 34
Company Funds			
Guaranteed Funds			
Total Assets	199,375,828 56	202,492,991 44	200,805,071 33
<i>LIABILITIES</i>			
<i>Liabilities to the Public</i>			
1. Debentures payable in Canada	26,377,297 97	24,996,563 96	27,790,883 86
2. Debentures payable elsewhere	68,838,727 68	69,120,304 22	63,593,822 87
3. Deposits	22,968,636 74	25,696,802 19	28,963,960 70
4. Money borrowed from banks	652,552 38	1,912,236 75	236,816 74
5. Money borrowed elsewhere	192,633 97	257,783 97	229,195 23
6. All other liabilities	3,733,242 46	5,241,365 21	2,291,451 09
Total liabilities to Public	122,763,091 20	127,225,056 30	123,106,130 49
<i>Liabilities to Shareholders</i>			
1. Capital Stock, Permanent	43,597,598 19	43,791,569 30	47,162,016 22
2. Capital Stock, Terminating	333,632 10	413,170 78	349,004 16
3. Reserve Fund	29,484,897 65	27,650,190 35	26,673,940 00
4. Dividends declared and unpaid	1,149,167 67	1,245,857 74	1,091,701 92
5. Profit and Loss	2,041,099 73	2,165,160 42	2,103,171 45
6. Other Liabilities	6,342 02	1,986 65	319,107 09
Total liabilities to shareholders	76,612,737 36	75,267,935 14	77,698,940 84
Grand total to Public and Shareholders ..	199,375,828 56	202,492,991 44	200,805,071 33
Estates, Trusts and Agency Funds			

COMPARATIVE SUMMARY OF ASSETS AND LIABILITIES OF LOAN
AND TRUST CORPORATIONS

<i>Assets and Liabilities</i>	Loaning Land Companies		
	1918	1919	1920
<i>Capital Stock</i>			
Capital subscribed.....	4,000,000 00	4,000,000 00	4,000,000 00
Capital paid in cash.....	3,500,000 00	3,500,000 00	3,500,000 00
<i>ASSETS.</i>			
1. Office premises.....			20,000 00
2. Real estate held for sale.....	3,233,164 96	3,168,040 19	3,262,503 69
3. Mortgages on real estate.....	1,207,731 25	1,619,900 06	1,601,721 17
Company Funds.....			
Guaranteed Funds.....			
4. Loans on stocks and bonds.....	1,597,625 63	1,251,228 76	1,157,816 26
Company Funds.....			
Guaranteed Funds.....			
5. Dominion, Provincial and United Kingdom securities.....	931,036 36	1,405,094 98	1,501,060 07
Company Funds.....			
Guaranteed Funds.....			
6. Canadian municipalities, school districts and rural telephone debentures.....		6,087 99	54,671 41
Company Funds.....			
Guaranteed Funds.....			
7. All other bonds.....	1,109,090 27	1,040,260 65	577,102 99
Company Funds.....			
Guaranteed Funds.....			
8. Stocks.....	2,991,036 64	3,063,985 80	3,600,567 73
Company Funds.....			
Guaranteed Funds.....			
9. Cash.....	170,530 23	224,207 20	248,485 36
Company Funds.....			
Guaranteed Funds.....			
10. All other assets.....	147,466 91	163,600 49	124,798 26
Company Funds.....			
Guaranteed Funds.....			
Total Assets.....	11,387,682 25	11,942,406 12	12,148,726 94
<i>LIABILITIES</i>			
<i>Liabilities to the Public</i>			
1. Debentures payable in Canada.....	1,061,122 93	1,228,056 51	1,247,051 22
2. Debentures payable elsewhere.....	825,238 24	871,533 48	761,570 54
3. Deposits.....	552,312 49	561,808 61	641,992 50
4. Money borrowed from banks.....	507,479 45	507,561 60	1,258,816 69
5. Money borrowed elsewhere.....	629,745 16	620,993 38	5,064 64
6. All other liabilities.....	323,803 11	244,909 93	55,468 10
Total Liabilities to Public.....	3,899,701 38	4,034,863 51	3,969,963 69
<i>Liabilities to Shareholders</i>			
1. Capital Stock, Permanent.....	3,500,000 00	3,500,000 00	3,500,000 00
2. Capital Stock, Terminating.....			
3. Reserve Fund.....	3,078,185 70	3,058,636 72	3,051,397 13
4. Dividends declared and unpaid.....	25,000 00	65,000 00	140,000 00
5. Profit and Loss.....	884,795 17	1,283,905 89	1,487,366 12
6. Other liabilities.....			
Total liabilities to Shareholders.....	7,487,980 87	7,907,542 61	8,178,763 25
Grand total to Public and Shareholders..	1,387,682 25	11,942,406 12	12,148,726 94
Estates, Trusts and Agency Funds.....			

COMPARATIVE SUMMARY OF ASSETS AND LIABILITIES OF
LOAN AND TRUST CORPORATIONS

Assets and Liabilities	Trust Companies		
	1918	1919	1920
<i>Capital Stock.</i>			
Capital subscribed	16,262,300 00	16,257,700 00	17,524,850 00
Capital paid in cash	13,403,630 97	13,750,587 16	14,838,445 60
ASSETS.			
1. Office premises	2,668,848 00	2,730,570 73	2,805,279 32
2. Real estate held for sale	614,531 26	480,028 56	511,792 06
3. Mortgage on real estate			
Company Funds	7,912,444 32	9,036,395 65	9,227,728 30
Guaranteed Funds	22,515,674 63	22,880,037 60	22,646,723 52
4. Loans on stocks and bonds			
Company Funds	4,451,134 68	3,107,365 69	3,958,512 97
Guaranteed Funds	5,541,678 90	2,789,712 68	4,177,017 58
5. Dominion, Provincial and United Kingdom securities			
Company Funds	3,737,988 15	4,265,039 82	3,586,831 49
Guaranteed Funds	2,652,082 24	2,950,556 35	2,683,253 95
6. Canadian municipalities, school districts and rural telephone debentures			
Company Funds	1,253,204 62	918,862 03	1,054,079 35
Guaranteed Funds	2,542,137 72	3,733,661 63	3,599,894 83
7. All other bonds			
Company Funds	4,541,996 70	2,586,047 76	2,323,948 07
Guaranteed Funds	2,907,596 63	2,500,279 66	1,176,322 96
8. Stocks			
Company Funds	2,881,825 82	2,433,988 07	2,758,338 90
Guaranteed Funds		526,339 70	
9. Cash			
Company Funds	1,846,981 94	1,180,776 67	1,281,162 41
Guaranteed Funds	2,028,939 65	1,295,350 74	1,692,926 93
10. All other assets			
Company Funds	2,514,912 13	2,757,690 21	3,772,008 45
Guaranteed Funds	1,123,367 70	2,072,207 41	1,939,162 63
Total Assets	71,735,345 09	68,244,910 96	69,194,983 72
LIABILITIES			
<i>Liabilities to the Public.</i>			
1. Debentures payable in Canada	39,311,477 47	38,748,145 77	37,915,302 40
2. Debentures payable elsewhere			
3. Deposits			
4. Money borrowed from banks	2,498,802 14	3,141,342 49	1,087,918 38
5. Money borrowed elsewhere		2,158,335 62	709,355 89
6. All other liabilities	3,866,778 70	326,005 72	3,437,114 49
Total liabilities to Public	45,677,058 31	44,373,829 60	43,149,691 16
<i>Liabilities to Shareholders</i>			
1. Capital Stock, Permanent	16,303,630 47	13,770,941 60	14,838,445 60
2. Capital Stock, Terminating			
3. Reserve Fund	7,403,604 52	7,649,334 85	9,501,389 57
4. Dividends declared and unpaid	317,378 37	343,081 48	420,762 76
5. Profit and Loss	2,033,673 42	2,107,723 43	1,284,694 63
6. Other liabilities			
Total liabilities to Shareholders	26,058,286 78	23,871,081 36	26,045,292 56
Grand total to Public and Shareholders	71,735,345 09	68,244,910 96	69,194,983 72
Estates, Trusts and Agency Funds	483,178,031 76	513,022,131 03	575,259,517 51

COMPARATIVE SUMMARY OF ASSETS AND LIABILITIES OF
LOAN AND TRUST CORPORATIONS

Assets and Liabilities	Grand Totals		
	1918	1919	1920
<i>Capital Stock</i>			
Capital subscribed.....	75,916,017 98	78,181,548 81	77,327,165 63
Capital paid in cash.....	61,226,110 72	61,957,413 45	65,848,887 19
ASSETS.			
1. Office premises.....	6,109,435 87	6,361,526 71	6,875,365 60
2. Real estate held for sale.....	7,569,976 63	7,320,362 05	7,246,136 23
3. Mortgages on real estate.....	139,050,684 76	133,423,068 90	144,797,611 29
Company Funds.....	7,912,444 32	9,036,395 65	9,227,728 30
Guaranteed Funds.....	22,515,674 63	22,880,037 60	22,646,723 52
4. Loans on stocks and bonds.....	5,854,167 29	6,249,039 08	4,385,838 68
Company Funds.....	4,451,134 68	3,107,365 69	3,958,512 97
Guaranteed Funds.....	5,541,678 90	2,789,712 68	4,177,017 58
5. Dominion, Provincial and United Kingdom securities.....	15,435,048 21	20,306,618 32	12,553,940 92
Company Funds.....	3,737,988 15	4,265,039 82	3,586,831 49
Guaranteed Funds.....	2,652,082 24	2,950,556 35	2,683,253 95
6. Canadian municipalities, school districts and rural telephone debentures.....	11,825,908 08	12,023,816 73	10,519,977 96
Company Funds.....	1,253,204 62	918,862 03	1,054,079 35
Guaranteed Funds.....	2,542,137 72	3,733,661 63	3,599,894 83
7. All other bonds.....	6,090,027 83	3,740,883 39	6,661,936 09
Company Funds.....	4,541,996 70	2,586,047 76	2,323,948 07
Guaranteed Funds.....	2,907,596 63	2,500,279 66	1,176,322 96
8. Stocks.....	9,372,868 16	13,815,340 55	12,288,415 71
Company Funds.....	2,881,825 82	2,433,988 07	2,758,338 90
Guaranteed Funds.....		526,339 70	
9. Cash.....	10,580,855 17	13,453,025 00	9,895,250 57
Company Funds.....	1,846,981 94	1,180,776 67	1,281,162 41
Guaranteed Funds.....	2,028,939 65	1,295,350 74	1,692,926 93
10. All other assets.....	2,157,918 07	952,316 12	1,046,396 60
Company Funds.....	2,514,912 13	2,757,690 21	3,772,008 45
Guaranteed Funds.....	1,123,367 70	2,072,207 41	1,939,162 63
Total Assets.....	282,498,855 90	282,680,308 52	282,148,781 99
LIABILITIES			
<i>Liabilities to the Public</i>			
	Guaranteed	Guaranteed	Guaranteed
	39,311,477 47	38,748,145 77	37,915,302 40
1. Debentures payable in Canada.....	27,438,420 90	26,224,620 47	29,037,935 08
2. Debentures payable elsewhere.....	69,663,965 92	69,991,837 70	64,355,393 41
3. Deposits.....	23,520,949 23	26,258,610 80	29,605,953 20
4. Money borrowed from banks.....	3,658,833 97	5,561,140 84	2,583,551 81
5. Money borrowed elsewhere.....	822,379 13	3,037,112 97	943,615 76
6. All other liabilities.....	7,923,824 27	5,812,280 86	5,784,033 68
Total liabilities to Public.....	133,028,373 42	136,885,603 64	132,310,482 94
<i>Liabilities to Shareholders</i>			
1. Capital Stock, Permanent.....	63,401,228 66	61,062,510 90	65,500,461 82
2. Capital Stock, Terminating.....	333,632 10	413,170 78	349,004 16
3. Reserve Fund.....	39,966,687 87	38,358,161 92	39,226,726 70
4. Dividends declared and unpaid.....	1,491,546 04	1,653,939 22	1,652,464 68
5. Profit and loss.....	4,959,568 32	5,556,789 74	4,875,232 20
6. Other liabilities.....	6,342 02	1,986 55	319,107 09
Total liabilities to Shareholders.....	110,159,005 01	107,046,559 11	111,922,996 65
Grand Total to Public and Shareholders.....	282,498,855 90	282,680,308 52	282,148,781 99
Estates, Trusts and Agency Funds.....	483,178,031 76	513,022,131 03	575,259,517 51

REVENUE ACCOUNT

SUMMARY OF INCOME AND EXPENDITURE YEAR ENDING 31ST DECEMBER 1920

Income	Loan Companies	Lending Land Companies	Trust Companies	Total
Rents earned	189,767 93	256,896 82	806,756 89	1,253,421 64
Interest earned on mortgages, bonds, etc.	9,460,200 99	561,923 44	1,509,051 50	11,531,175 93
Profit on sale of securities and real estate	373,179 87	188,367 31	98,368 64	659,915 82
Ledger value of assets written up.....	7,675 05	3,894 00	.....	11,569 05
Increase in market value securities and real estate owned.....	8,431 25	.....	.....	8,431 25
Profit in Guaranteed Fund.....	.....	.....	562,472 76	562,472 76
Agency fees and commissions earned.....	4,677 71	8,248 64	2,439,846 98	2,452,773 33
All other revenue for year.....	611,244 78	22,594 84	322,467 23	956,306 85
Total	10,655,177 58	1,041,925 05	5,738,964 00	17,436,066 63
Expenditure				
Interest incurred during the year.....	3,809,831 72	201,703 82	531,504 47	4,543,040 01
Loss on sale of securities and real estate.....	100,000 70	376 00	23,814 38	124,191 08
Ledger value of assets written down.....	90,375 80	27,294 91	136,555 88	254,226 59
Decrease in market value of securities and real estate	105,018 28	.....	450 00	105,468 28
Licenses and taxes other than taxes on real estate.....	440,348 38	8,428 80	229,741 34	678,518 52
Commission on loans and sale of debentures and real estate.....	179,763 05	21,557 59	18,763 13	220,083 77
Cost of management.....	1,793,425 96	257,187 08	2,913,968 36	4,964,581 40
Dividends to shareholders.....	2,999,110 76	140,000 00	.....	3,139,110 76
Profit and Loss.....	1,137,302 93	385,376 85	1,884,166 44	3,406,846 22
Total	10,655,177 58	1,041,925 05	5,738,964 00	17,436,066 63

LOAN COMPANIES, LOANING LAND COMPANIES AND TRUST COMPANIES
MISCELLANEOUS

	Loan Companies	Loaning Land Companies	Trust Companies	Totals
Average rate of interest paid on:				
Deposits.....	c	c	c	c
Debentures.....	3.7472	3.70		3.7236
Debenture stock.....	3.0949	4.90		4.9974
Average rate of interest earned on:	4.25			4.25
Mortgages of realty.....	7.0653	6.7375		6.9019
Other investments.....	6.0778	5.7466		5.9122
Average rate of Dividend.....	7.9621	10. bonus 2%	6.0588, bonus, 3%	8.0089 bonus, 2.5
Average actual cash receipts:	\$ c	\$ c	\$ c	\$ c
Interest on mortgage investments.....	189,659 31	27,232 95	45,416 70	87,436 32
Interest on bonds and debentures and dividends and stocks.....	52,546 71	103,649 79	34,379 58	63,525 36
Loans on collateral security.....	30,114 22	105,765 05	288,640 64	141,506 64
Net revenue from real estate.....	5,859 68	50,087 47	12,642 49	22,863 21

Appendix

to the

Report of the Registrar of Loan Corporations for the
Year 1921

MORTGAGE LENDING INSTITUTIONS IN CANADA.

An Address given before The Farm Mortgage Bankers' Association of America,
at Des Moines, Iowa, 13th September, 1921, by

V. EVAN GRAY, M.A., LL.B.

REGISTRAR OF LOAN CORPORATIONS, ONTARIO

After some general introductory remarks in compliment to the Farm Mortgage Bankers' Association of America, Mr. Gray said:—

"My subject is Mortgage Lending Institutions in Canada. I intend to speak only of those institutions which are privately owned. These are very easily designated in three classes:—life insurance companies, trust companies and loan corporations. These, together with the advances made by private individuals or private trustees, supply the necessary credit to the borrower who offers real estate as security. You are doubtless aware that the chartered banks of Canada are prevented by law from lending money on the security of real estate although they may, at a date subsequent to the advance, accept a mortgage on real estate by way of additional security. I intend to dispose of the two classes first named, life insurance companies and trust companies, in a very few words, and give all my time to the description of Canadian loan corporations, which most nearly approach, in character and function, the institutions, members of your Association.

LIFE INSURANCE COMPANIES

"Mortgages on real estate are a favoured investment of Canadian life insurance companies. Of total ledger assets in Canada of about \$624,000,000 over \$133,000,000 or 21.40 per cent. of the total is loaned upon real estate. I believe a considerably larger proportion will in future be diverted to this class of investment. Life Insurance companies are fortunate in being able to incline their investment practices in this direction without the necessity of any departure from their regular principles and methods of business operation and in so far as the supply of funds available is concerned, war and post-war conditions have resulted in largely increasing the funds of life insurance companies.

TRUST COMPANIES

"Trust companies are becoming constantly a greater factor in the mortgage lending field. I have no figures for all of Canada, but those institutions which do business in Ontario, have, out of a total of company assets of \$31,700,000 invested \$9,285,000 in loans on real estate and out of a total of guaranteed funds of \$38,000,000 they have invested \$22,625,000 on mortgages. As you know, Canadian trust companies have had a different line of development in Canada than they have had in the United States. The trust companies of Canada have reached a most interesting point in their develop-

ment at which they have to choose their course between adhering strictly to fiduciary functions, or extending their business to the receipt of money for investment by way of trust deposits and guaranteed investment receipts. It seems likely that the companies will seek the wider field and will in time more nearly approach the character of your savings banks with fiduciary powers. The supply of mortgage monies from this source is therefore likely to be largely increased.

LOAN CORPORATIONS.

"And now as to Loan Corporations; The figures which I shall give you later are the figures for the business of the loan companies registered in Ontario, which include both provincially incorporated and Dominion incorporated and may fairly be regarded as representative of business in Canada. 31 out of a total of 60 doing business in Canada have their head offices or chief Canadian agencies in the Province of Ontario and 42 out of 60 are registered for the transaction of business in Ontario. These 42 loan corporations have a total of assets of over \$212,000,000.

"Ontario has played a unique part in the history of loan corporations in Canada. They had their genesis in Ontario, most of them were incorporated under the law of Ontario and their development has been fostered by the constructive legislation of the Province. The capital for their organization was chiefly contributed in Ontario and, in so far as currency debentures and deposits are concerned, Ontario has been the chief source of supply of their borrowed monies.

"The history of Canadian loan corporations is one of the real romances of commerce and I should like nothing better than to devote all the time that has been placed at my disposal to tracing the development of our present loan corporations from their beginning as building societies in the early days of the Province. To show how they have preserved their main function under such widely varying circumstances, how they have accommodated their methods and organization to the new conditions that rapid changes in the organization of our country brought to them, to show how legislation followed faithfully in the path of sane and conservative development, restraining undesirable tendencies and confirming authority necessary for wise extension, to show how, throughout their career, they have well served the public interest and that not without profit to the entrepreneur who directed their affairs, would be an eminently pleasing task. But I must remember that there are aspects of the matter with which you are much more concerned than the historical, and it is only possible for me to give you such a sketch of their origin and development as is necessary to enable you to appreciate the circumstances that have determined their present constitution.

BUILDING SOCIETIES.

"Loan corporations were incorporated in Ontario, then a part of the Province of Canada, as early as the year 1845 in a form known as building and savings societies. I venture to quote a part of the preamble of the general Act of the Province of Canada in the year 1846 providing for the constitution and general regulation of these Societies. 'WHEREAS it is desirable to afford encouragement and protection to the establishment of certain societies commonly called building societies for the purpose of raising by small periodical subscriptions a fund to enable the members thereof to obtain unencumbered freehold or leasehold property whenever the inhabitants of any particular locality may be desirous of availing themselves of this Act, be it therefore enacted by the Queen's Most Excellent Majesty, ... when and so soon as any twenty members or upwards in the Province of Upper Canada shall have agreed to constitute themselves a building society.....such persons and such other persons who may afterwards become members of such society.....shall be ordained, constituted and declared to be an established incorporation, body

corporate and politic for the purpose of raising by monthly periodical subscription of the several members of the society, and in shares not exceeding the value of One Hundred Pounds for each share (such subscriptions not to exceed Twenty shillings per month for each share) a stock or fund for the purpose of enabling each member thereof to receive out of the funds of the said society the amount of value of his share or shares therein, to erect or purchase one or more dwelling house or houses, or other freehold or leasehold estate, to be secured by way of mortgage or otherwise to the said society until the amount or value of his share or shares shall have been fully paid to the said society with interest thereon and with all fines or liabilities in respect thereof.'

"The enterprise was in its original form apparently a purely co-operative plan. Its only source of monies was subscriptions for shares in the society which as you see from the preamble I have read, were presumably to be sold not to capitalists, but to persons of small means who might make use of this opportunity to accumulate by small but regular increment a capital fund originally designed for the purchase and ownership of real estate. As a matter of history, however, there was an entirely different purpose also to be served, which may not be omitted from mention. A usury law was at that time in force in Canada which prohibited any person from contracting for or receiving a rate of interest on money loaned higher than six per cent. per annum. This law had come down from a very early day in the Province and apart from certain exceptions favourable to banks and insurance companies, it bound the money lending business within very narrow limits. Those who initiated the building society plan foresaw the possibility that a mutual and apparently co-operative enterprise whose rules provided for repayment of advances in instalments of principal and interest with such fines and penalties for default as the members saw fit to impose upon themselves, might possibly evade the embarrassing usury law.

"Under this plan loans of money were made only to members of the society. In the early days the right of a member to receive a loan was determined by lot, or in the alternative the loan privileges were offered by auction to the bidder who would pay the largest bonus therefor. But not all members applied for loans. Thus there came to be two classes of shares and shareholders known as Investing shares and Advance shares—exactly the same in legal status except that Investing shares were entitled to participate in the revenues and profits of the Society, and the shares on which advances had been made were not.

"The plan for the investor was very simple. He subscribed for a share of par value \$50, or any number of shares. He paid an initiation fee of \$2 per share and twelve monthly instalments of \$4 each per share, which in due course paid up his shares in full. When the full share was realized, the investor might withdraw his share with accumulated profits, or leave it with the society or exchange it for fixed and permanent capital. You will understand a little later when we examine the profits made by the society why he never cared to withdraw it.

"The plan for the borrower was not quite so simple. He applied for a loan of \$1,000.00 and was told he must subscribe for twenty (20) shares in the society of \$50.00 each. He also gave a mortgage on his house or property for \$1,000.00. The society said: If you want a loan for five years the interest on \$1,000.00 for five years at 6 per cent. is \$300.00 and therefore the total to be paid is \$1,300.00. You may repay this amount in equal monthly instalments during the sixty months, that is to say, at the rate of \$21.66 per month. The society did not think it necessary to explain that that method of calculation involved interest at a rate of more than 9 per cent. per annum on the amount of principal remaining unpaid or that additional fines and forfeitures for delays or default might increase his charges to 12, 15, or even 20 per cent. per annum. Those fortunate persons who eventually paid up their advance shares in full

received in exchange for their shares a discharge of their mortgages and so terminated their membership in the society.

"The faith of the inventors of this beautiful plan in their ingenuity was justified and in the famous case of the Canada Permanent vs. Harris in the year 1865, the right of the society to collect its instalments, interest, bonus, fines and forfeitures was upheld, notwithstanding the statute respecting usury above referred to.

"The lending contracts of the society were often made for a long term of years, providing for the amortization of the capital in regular instalments. The payments made, including both interest and principal were calculated according to tables which were best understood by those who devised them. The contract did not indicate to the borrower at what rate of interest he was being charged for the advances.

"One other distinguishing feature of these early organizations was the fact that the borrower being also a shareholder had the responsibility of a shareholder to contribute the amount of his subscribed shares independently of his obligations as a mortgagor. In those cases in which the societies got into difficulties and had to be wound up, many unfortunate persons found their accumulations of credit on their shares swept away in the disaster and were left with the outstanding obligations of the mortgage to repay. Necessarily too, these were persons who could ill afford such a loss.

"At this distance some of the practices of that day seem shocking, and indeed so they are. In time they became so obnoxious to the public generally that they had to be abandoned or corrected. Unfortunately they left an ill flavour in the mouths of the people and even to the present time something of the opprobrium of the money lender of those days still unjustly attaches to a generation holding very different standards of business ethics. But the historian must not overlook the fact that in those early days of our country, the agency of the building society was a most useful one in the development of both industry and agriculture. Such was the scarcity of money that no other source could supply it, and the fact of the growth and multiplication of the societies is good evidence that the situation required their services. Probably therefore, we should not judge these institutions or the persons who organized and managed them by present day standards.—'Other times, other means, other manners.

THE ORTON ACT.

"Every abuse sooner or later has its remedy, and the remedies of those of the building societies were duly secured. In 1880 the Orton Act was passed which required every mortgage to state in terms the rate of interest payable in respect of the principal owing, and precluded the taking or collection of any higher rate than that specified in the mortgage. It also prohibited the charging of interest on arrears of interest or principal at any higher rate than that payable on principal not in arrears.

"The lowering of interest rates having made the long term contract to bear harshly on the borrower, it was enacted by the same statute that, notwithstanding the terms of the borrowing contract, the mortgagor might repay the amount of his mortgage loan at any time after five years from the date of the advance upon paying three months bonus of interest. An important result of this last mentioned development was that the lenders, finding themselves faced with the necessity of accepting repayment of loans which were the proceeds of debentures issued for long terms at fixed rates, accommodated themselves to the changed condition by making all loans and debentures for a term of five years. The privilege of renewal of the loan was of course readily granted if the circumstances warranted it. But these arrangements gave to both borrower and lender an opportunity to readjust interest rates at five year intervals according to the prevailing charges. For that reason the

long term loan contract, in so far as the privately owned Canadian lending institutions are concerned, is a thing of the past.

TRANSITION STAGE

"All these circumstances had their result in eliminating from practice and use the issue of accumulating shares of terminating stock and it secured the substitution for these of other methods of securing money for lending purposes. In some cases the rules or constitution of the society provided that the society might receive monies from the public on deposit subject to repayment on demand and might pay interest on money so deposited at such a rate as was agreed upon. In 1865 this right was confirmed by a statute. The right to issue debentures was granted generally to building societies in 1875 and at the same time there was imposed a limit upon the total borrowing power of the society, including both deposits and debentures of one and one third times the permanent capital stock. This event marked an important change in the character of the loan corporations.

"The debenture issued at this time was a simple form of promise to pay a fixed sum in currency or sterling usually in multiples of one hundred dollars or pounds, upon a fixed date usually five years from the date of issue of the debenture. Interest coupons for half-yearly interest or dividends were attached to the debenture. The debenture was usually payable to bearer and transferable by delivery. All debentures were a floating charge upon the assets of the company or society and ranked *pari passu* but in priority to the claims of shareholders

OPENING OF BRITISH MONEY MARKETS

"The issue of these debentures synchronized with a new venture in the seeking of mortgage monies from a new source. Representatives of the chief societies visited Great Britain and established associations for the sale of these debentures with investing agencies in England, Scotland and Ireland. Earlier efforts to secure monies from this source had not been successful, but during and after 1875 this became one of the chief sources of supply of mortgage monies for loan corporations. The societies had by this time accumulated a considerable volume of fixed and permanent capital so that their credit deserved and secured the confidence of British investors. The rates of interest at which money could be secured in Scotland were so favourable and the supply so generous that a number of the Canadian societies and companies devoted themselves exclusively to the cultivation of this field as a source of their money, and they either abandoned or refrained from developing the local Canadian field as a source either of deposits or debenture monies. This policy was decided upon chiefly out of respect for the view of the Scotch investor, that his interests were better safeguarded if the only interests of domestic investors were represented by share capital, since the Scotch debenture holder then held a position of priority as the creditor of the company over the local shareholder in the event of any disaster to the company. Other companies, however, continued to maintain the cultivation of the local field both by way of deposits and by the sale of currency debentures.

"It has seemed strange to me and a commentary upon the local character of our customs and prejudices in business that this form of debenture has not found favour in English or Irish markets but it did gain a remarkable popularity in Scotland. Scotland has been from that day to this a most generous market for the sale of loan company debentures and it is a matter of considerable gratification that the Canadian loan corporations have repaid the confidence of their sterling debenture holders exceedingly well.

DEBENTURE STOCK

"I must mention one other class of security issued by the loan corporations at a little later stage of their development. This was debenture stock issued by the companies about the year 1890 and following years. This

debenture stock was distributed exclusively in Great Britain, chiefly in Scotland, and at that time found favour there. Its difference from debentures was the fact that the obligation had no date of maturity but was a permanent security subject only to the right of the company to redeem it after a certain date at a stated premium. The debenture stock bore interest at the current rate and ranked in regard to priority, *pari passu* with outstanding debentures. It did not carry any privileges or rights additional to those of ordinary debenture holders.

URBAN AND RURAL LINES

“From the beginning of Building Society history loans had been made by these institutions both in rural and urban districts. Up to the year 1890 the demand for farm mortgage loans in Ontario had absorbed a large share of the available funds of lending societies. A prospectus issued by the Canada Permanent Building and Savings Society in 1867 states that five-sixths of the loans of that society were made upon improved farms, but after 1900 the demand for farm mortgage loans in Ontario rapidly diminished owing to the improved financial standing of the farmers themselves and to the fact that the lending of monies of individuals was very largely diverted to this form of investment. It was at this time, therefore, that the lending companies turned to the Western Provinces of Canada for the enlargement of their field of investment. The flow of immigration into these new and fertile districts and the rapid development of the agricultural possibilities of that great country readily absorbed all available funds which the loan companies could send through their western offices at very attractive rates of interest.

"The resulting change is illustrated by the following figures:

DISTRIBUTION OF MORTGAGE INVESTMENTS

1890	1920
Ontario.....\$ 84,600,358	Ontario.....\$ 58,426,154
	Manitoba.....21,733,360
Elsewhere.....10,399,875	Saskatchewan.....24,468,981
	Alberta.....11,937,907
	British Columbia.....6,223,912
	Quebec.....17,995,459
	New Brunswick.....1,042,658
	Nova Scotia.....2,116,732
	P. Edward Island.....1,615
	Newfoundland.....466
	United States.....12,248
\$95,000,233	\$143,959,492

“As is universally the case, the fortunes of the lenders followed closely the fortunes of the borrowers, and in the succeeding years the loan corporations suffered and prospered in much the same degree and over the same period as did the farmers of Western Canada. I am happy to say, however, that in general all the societies were conservatively conducted and that although during some periods of hard times in the Canadian West, profits of the companies were curtailed and reserves and contingent funds drawn upon, there were no failures which resulted directly from farm mortgage investments made in Western Canada.

AMALGAMATIONS

“Loan corporations in Canada have been particularly disposed to amalgamation. This is probably natural since the character of their business admits, probably more than any other that I know, of amalgamation without loss of prestige or good will as a going concern of either party to the transaction. In any event, the result of these transactions is that the present day

Canadian loan company proves upon examination, to be a very composite affair and when put under the microscope seems to have reversed the process of self-reproduction through division by a process of self-increment through the annexation of full grown and complete entities similar to itself.

"For example: The Huron and Erie Mortgage Corporation was originally the Huron and Erie Savings and Loan Society. In 1866 it amalgamated with the London Permanent Building and Savings Society and in the same year The Western Counties Permanent Building and Savings Society was absorbed. In 1906 it amalgamated with the Canadian Savings and Loan Company and later it purchased the assets of the Essex County Loan and Savings Company. Similarly the Canada Permanent Building and Savings Society in 1900 amalgamated with the Western Canada Loan and Savings Company and the Freehold Loan and Savings Company and The London and Ontario Investment Company under the name: The Canada Permanent and Western Mortgage Corporation. In 1918 the amalgamated company purchased the assets of The Oxford Permanent Loan and Savings Society and there is just now being completed the purchase of the assets of The London and Canadian Loan and Agency Company, Limited.

"I hope I have not wearied you with the recitation of the history of the Canadian loan corporations. My chief purpose was that you should understand that the present organization is the product of all these circumstances and that the present day institution with which you are familiar and whose name stands high in the rank of financial corporations, both as to size and respectability, is the same corporate entity which began in those early days in the humble form of a co-operative building and lending society.

PRESENT ORGANIZATION.

"In brief, the present organization is constituted as follows: (a) a fixed and permanent capital stock divided into shares of \$100.00, each, nearly all of which is held in Canada. (b) A deposit-taking institution, accepting monies from the public in amounts of \$1.00 and upwards, holding the same subject to cheque withdrawal. (c) A power to issue debentures repayable after fixed terms of one to ten years, bearing a fixed rate of interest, issued in two classes of currency or dollar debentures sold in Canada, and sterling debentures sold in Great Britain—debenture holders and depositors ranking equally upon all the assets of the company in priority to shareholders. (d) The total borrowing power of the corporation limited by statute to an amount not exceeding four times the combined capital and reserve of the institution. (e) Power to invest its monies not only in mortgages on real estate, but in government bonds, municipal, school district and rural telephone debentures, and in the shares, bonds, and debentures of other corporations, but subject in Ontario to certain limitations as to the proportion of the securities of any corporation which may be held by a loan corporation and as to the amount and proportion of these funds of the loan corporation which may be invested in any single security. (f) An institution subject to governmental supervision which takes the form of an annual inspection of its affairs by government officials, and the publication in considerable detail of statements of its affairs. This is the constitution of the Canadian loan corporation of today.

CHARACTER OF INVESTMENTS.

"You may be interested in seeing just what proportion of the funds of these loan corporations is invested in loans upon real estate and for that purpose I give you below a concise classification of the investments of all loan corporations.

Office Premises.....	\$ 3,995,464.28
Real Estate Held for Sale.....	6,598,563.41
Mortgages on Real Estate.....	137,387,676.35
Loans on Stocks and Bonds.....	5,086,361.95

United Kingdom, Dominion of Canada and Provinces of Canada Securities.....	13,526,778.22
Canadian Municipals, School Districts and Rural Telephone Debentures.....	12,399,331.81
Other Bonds, Debentures and Debenture Stocks.....	6,310,972.45
Stocks.....	12,149,604.09
Cash in Banks and other Institutions	12,517,523.29
Other Assets.....	1,250,834.70
	\$211,223,110.55

"You will be impressed by the large amount of the funds of loan corporations which are invested in the securities of Dominion, Provincial and Municipal governments. This deserves a word of explanation. During the war, very considerable pressure was exerted upon all persons and corporations having funds for investment, to devote as large an amount of their funds as possible to investment in public securities and especially in war bonds. This pressure came, as you know, from many patriotic organizations as well as from the governments themselves. The natural result was the diversion of a large sum of loan company monies to this purpose. It seems likely that there will be a reversal of this tendency in the near future and that the proportion of the amount of money invested in public securities to the amount invested in mortgages on real estate will be substantially decreased.

LAND TENURE AND MORTGAGES.

"I may interpolate here a word as to land tenure and mortgages in Canada. With the exception of the Province of Quebec, lands are chiefly held in freehold. A mortgage by the owner of property vests the title to the land in the mortgagee, subject to defeasance upon repayment of the amount of the mortgage. Land titles are registered in Registry or Land Titles offices and the registered holder of lands who has secured the title in good faith, holds an undefeasable title against any unregistered claimant. In all of the Western Provinces some modification of the Torrens system of land registration prevails and in Ontario an increasingly large proportion of the lands is similarly held. First mortgages are subject only to the prior charge of taxes, and heretofore the rights of the lender upon security of real estate have been adequately protected and a reasonably expeditious system of foreclosure has been in effect. Unfortunately recent years have seen the adventure of governments into the field of public assistance to private borrowers and the enactment of measures by legislatures which created charges upon land in the form of taxes to the prejudice of mortgage holders. These enactments have taken no regard for the private contract of the lender, and they have added charges for seed grain advances, assistance to municipal enterprises such as hospital and public utilities, charges for road work, and the destruction of noxious weeds to the category of taxes, all of which are given positions of priority to the holders of registered encumbrances and have made the title of the mortgagee liable to be defeated upon sale of the land for default in payment of any of these charges.

"The enactment of these measures has caused a considerable embarrassment to lending companies in Western Canada and the effect of this embarrassment is being felt, as was bound to be the case, by the provinces themselves, and the individual borrowers who reside there, in the reluctance of these institutions to make further advances in districts where the lenders are subject to these disabilities.

SALE OF SECURITIES.

"You will, of course, be interested in the practical administration of the affairs of the Canadian loan corporations, and I only wish it were possible for me to give you more truly and explicitly an illustration of the general plan

of their business. The sale of the securities, that is to say, of the debentures of loan corporations, has been largely done through investment agencies. This is particularly the case in Scotland. As you know, there are in Scotland, well established investment agencies usually Solicitors or Writers to the Signet, whose offices are maintained through succeeding generations, and which control the investment of very large accumulations of wealth. The Canadian loan companies which seek British monies have operated almost exclusively through these agencies by payment of a commission for monies secured. This commission has, I believe, been steadily maintained at a rate of 1 per cent. for five years, or a proportionate amount for a shorter term on the proceeds of all debentures sold either original or renewals. The sale of currency debentures locally has been chiefly done through the offices of the companies themselves, through paid solicitors and by payment of commissions to general investment agents. In every case the lending company has borne the expense of these commissions.

"By far the most important source of domestic debenture monies is the deposit business of the company. As the account of the depositor accumulates the companies are diligent in persuading the customer to convert his deposit account or such part of it as he can conveniently spare into a debenture for a fixed term upon which a higher rate of interest is paid and thus the deposit business of the company becomes a most important feeder of the debenture business of the corporation.

COMMISSIONS AND EXPENSES OF LOANS.

"Not only has the lending company in Canada borne the commission expense on the sale of debentures but they have also consistently paid during such periods a commission to the agent who secures an application for the loan. The scarcity of money in recent years has brought a departure from this practice but it can be generally stated that prior to the war, the custom of the trade was for the lender to pay to the agent who secured the application for a loan, a commission for so doing. When the supply of monies for lending purposes overtakes the demand for mortgage loans, it is of course to be expected that this custom will be resumed.

"I must refer to one other general practice of the business and that is the custom of the lender to require the borrower to pay as a single initial charge upon securing his loan, the legal expenses in title searching and conveyance of the property. This expense charge is thus disassociated entirely from the interest rate, and the amount of the expense charge is usually paid by the lender to the solicitor of his own choice and deducted from the principal amount of the loan which is advanced to the borrower. I mention this because I understand it is a common practice in the United States to spread the amount of the expense charge over the term of the loan and by including it with the charge of interest to establish a gross rate of annual charge which includes both interest and expense. While there may be in this practice, some real advantage to the borrower, I should think it would be an advantage very little appreciated by him since he would be likely to acquire the impression that the whole of this annual charge was interest and therefore abnormally burdensome to the borrower.

"Canadian loan corporations do not charge a commission to the borrower for the renewal of outstanding loans. If the loan is a desirable one there is usually no difficulty in securing its renewal after the termination of the five year period and this renewal is accomplished by the execution of a simple form of loan extension agreement for which only a nominal fee is charged. There is, I believe, a difference in this regard from the practice of your lending institutions.

EXPERIENCE OF COMPANIES.

"I desire to put into the record some figures which I hope you will find both interesting and useful in regard to the experience of Canadian loan cor-

porations throughout the period of the last thirty years in regard to interest rates on borrowings both by their deposits and debentures and the rates on loans made and to show you also the source and volume of monies available and figures as to the earnings of the company during this period. I hope that you will be able to gauge from them, not only the course of the business in Canada during recent years, but also to draw from that experience some general rules which will be useful in forecasting the probable course of the business in future and enable you to fix some idea as to the spread in interest rates necessary to secure a profitable business under a form of organization such as that of the Canadian loan corporations. (See schedules on pages 237-243 for these tables.)

FEDERAL AND PROVINCIAL JURISDICTION.

"I must say something of the relative fields of Federal and Provincial jurisdiction in the matter of the business of loan corporations in Canada, because I learn that the relative advantages of federal or state incorporation and supervision are likely to create a real problem for the members of your association in the days to come.

"In Canada there is a jurisdiction both in the Dominion and the provinces for the incorporation of companies. The constitution of Canada vests in the provinces the right of incorporation of companies with provincial objects but the definition of the term "Provincial Objects" has occasioned much difficulty both to the business man and to the courts. Any provincial incorporation has a recognized capacity to receive from any other jurisdiction authority for the extension of its business in that new jurisdiction so long as this is not prohibited by its original charter. A provincial company incorporated by the law of the province may therefore extend its business beyond the limits of its province of incorporation into any other jurisdiction either by obtaining from that jurisdiction a license to trade therein or by some other form of consent expressed or implied. A company incorporated by Dominion authority has, on the other hand, an inherent capacity to carry on its business throughout the Dominion of Canada without any further authorization from the provinces and beyond the limits of the Dominion it has the same capacity for the extension of its business as a provincial corporation outside the province of its incorporation.

"In so far as incorporation is concerned, therefore, Canadian institutions may seek either Dominion or Provincial incorporation, and they naturally choose that authority which is most generous in its terms and powers granted and least onerous in its obligations. This is, however, of secondary importance to the fact that whether the company be incorporated by Dominion or provincial authority, it is subject to the civil law of the province in which its trade may be from time to time carried on. A loan corporation carrying on business in Manitoba is subject to the civil law of Manitoba in the same degree whether it be incorporated in Manitoba, in Ontario, or by Dominion authority.

"The above gives in brief the legal status of Canadian loan corporations. Any one who desires a more particular statement of the situation will find it set out in detail in an official despatch of the Premier of Ontario to the Minister of Justice of Canada, dated 21st March, 1899, which is published in the official report of the Registrar of Loan Corporations for Ontario for 1898.

"Being originally incorporated under provincial law, most loan corporations in Canada have preserved their Ontario corporate status. Some uncertainty as to constitutional questions has induced a few of the companies to seek confirmation of provincial charters by Dominion legislation and this has effected considerable confusion in the corporate status of these companies. I am led to believe that the companies themselves are not anxious to remove the confusion since it affords them an opportunity of claiming the protection of the legislation of both authorities, and even of offering as an excuse to obligations under either, the suggestion that they are responsible to the other.

"I am an official of a provincial government, and you must expect me naturally to favour provincial authority both for incorporation and supervision, but after making an allowance in my own mind for any possible bias, I still feel inclined to utter a warning against permitting a centralized control of business or finance in a single authority either in Canada or in the United States, where the local conditions under which the actual business of an institution will be conducted are so widely varied and demand such different treatment. Business desires to avoid government interference as an individual seeks to avoid a plague and it is often speciously urged that the possibility of infection can be more easily guarded against at one point, that is to say, federal authority, than a dozen or more points, that is to say state or local authority. But it must be remembered that in addition to avoiding governmental interference, there is the requirement of securing elasticity for whatever measure of governmental control or regulation may be imposed. I venture to assert that this elasticity, the accommodation of legislation to the requirements of business and the provision for new enterprise can best be secured from a local authority which is more closely in touch with the actual conditions of business and responds more readily to local opinion than can one federal centre of authority in so tremendous a country as either Canada or the United States.

RELATIONSHIP IN CHARTERED BANKS

"No description of the business and methods of loan corporations in Canada would be complete unless it included a mention of the manner in which the business of these companies is supported and assured by the chartered banks of Canada. What your federal reserve banks system is to the member banks in the United States, our chartered banks are to the loan companies and other financial institutions of Canada. Every loan company has its own particular banking associations. The cash of the loan company is deposited in this bank or banks and usually definite lines of credit are available to the loan company. This condition persists notwithstanding the fact that the loan corporations and the banks are competitors for seeking savings deposits from the public, and notwithstanding the fact that, in the course of this competition, the loan companies in general offer a higher rate of interest to their savings depositors than do the chartered banks. Moreover, loan corporations have arrangements with their bankers by which customers' cheques on savings deposits accounts in the loan corporations are cleared through the bank clearing houses so that the cheques on loan corporations savings accounts have the same currency in trade or business as have cheques on chartered banks.

"I do not suggest that the whole advantage of this relationship rests with the loan company and that the banks are either eleemosynary or altruistic institutions. You know that our banks are organized and operated under the branch office system, and although few in number, they have extended over the whole of Canada a network of branches which serves in an admirable manner the commercial needs of the country. Having received certain special privileges in exchange for doing so, the banks have assumed the obligation of acting as banker for activities of the country both commercial and financial. Of these the loan corporations are of course one of the activities and the fact that the loan corporations lean upon the banks for credit arrangements is not due to any inherent weakness of the loan corporations themselves, or any lack of self dependence, but is due rather to the organization of the credit and banking system of the Dominion.

"It may interest you to know that it is not the custom of Canadian banks to make any fixed charge for lines of credit offered to its customers, whether or not the full amount of credit is used. Neither is it the practice of the banks to make a requirement that any proportion of the amount advanced to a borrower shall remain on deposit with the lending banker. The loan corporations are therefore admirably well served by the Canadian banking system which fulfils in this respect all the functions of a central national bank.

PRESENT PROBLEMS OF LOAN CORPORATIONS

"I must, of course, make reference to some of the present pressing problems, the solution of which concerns Canadian loan corporations. It is not my purpose in this address to exaggerate the virtues of the Canadian loan corporation system or to direct attention to its advantages and gloss over its imperfections and difficulties. Institutions doing business in two hemispheres cannot fail to feel the disorganizing effects of the recent world conflict. One of the first and most important influences was the fluctuation in foreign exchange. The decline in the value of the pound sterling had three immediate effects. First: It prevented the sending out to Canada of new British monies except at such rates of cost on conversion into currency as made it prohibitive. Second, it reduced the value in dollars of the outstanding indebtedness of the company thus enabling the retirement of maturing debentures at a substantial profit to the company. Third: It lowered the interest charges of a company by reducing the amount required in dollars to pay the interest charges in Great Britain.

"High interest rates offered to foreign capital by their own local securities naturally induced the British and foreign investor to withdraw his money from Canadian loan corporations and to those companies whose business was almost entirely limited to the investment of British monies, the result has been the forcing on these of a condition approaching voluntary liquidation, but, voluntary liquidation under terms very favourable to the company. If there had been no future to consider, the companies might well have seized the opportunity to pay off the Scotch debenture holders as rapidly as maturity of their investments would permit, but there remained immediately the problem—"What of tomorrow, when the British monies have been repaid and not replaced by domestic or other supply?" The actual result has been that some companies have in fact accepted voluntary liquidation and are in course of winding up their business. Other companies which must preserve their business for the future have resisted the temptation to retire British debentures and have devoted every effort to maintaining their funds in so far as possible. To do so they have found it necessary to substantially increase the rate of interest payable on their debentures. When British Government securities are being issued to yield, in the case of short term securities, $6\frac{1}{2}$ per cent. and for long term $5\frac{3}{4}$ per cent, and when the City of London and other first class corporations were offering rates of interest varying from five to seven per cent. it is not surprising that Canadian loan corporations found difficulty in renewing debentures on which they had originally paid from three and a half to five per cent. One of the largest Canadian loan companies has been offering six per cent. upon its debentures in Great Britain, plus commission charges, and in the face of the competition with governments and municipalities at the high rates to which I have referred, they have been able to maintain a very satisfactory proportion of their maturities at this rate of interest.

THE FUTURE

"I have no doubt, and I think no one who has made a study of the history of these institutions can have any doubt, that our loan corporations will solve their present difficulties and will find new sources of monies to supply the deficiencies of the old, and that they will again as they have in the past, accommodate themselves to the changed conditions in their business, and continue to function as the most important Canadian organizations which give their services exclusively to the distribution of credit on mortgage loan securities. What varied forms this new development will take it is impossible to prophesy with certainty, but I could mention certain possibilities which are in the minds of those who have in charge the direction of the affairs of these institutions.

"It seems certain that the Canadian loan corporations will develop more and more the character of savings banks. Being at the present time

forced more and more upon local sources of supply for monies, they are bound to devote their best efforts to the development of their local business. This can scarcely be done by the sale of debentures in the present state of the money market, where they are in competition with governmental or municipal securities of the first class bearing such extravagant rates of interest as those which now obtain. The deposit business is therefore their chief hope. The Canadian chartered banks pay a rate of interest on savings deposits of three per cent. per annum and this has given the loan corporations an opportunity to offer a higher rate of interest to depositors and still maintain their borrowing costs at a figure which gives them a fair spread between that and the lending rate of interest. I anticipate therefore a much greater activity among loan corporations in seeking savings deposits.

"Another possibility is the extension to loan companies of trust company powers and functions enabling them to act in corporate fiduciary capacities, and thus find under their same organization and charter, the possibilities of a new earning power. This tendency has been illustrated in Canada in a considerable number of cases, by the incorporation of trust companies owned or controlled by a loan corporation, and operated and managed sometimes by the same staff and under the same roof as the parent corporation. Others are seeking to actually convert their present business into a trust company business, and the probable solution seems to me to be that the legislature will, at some not very distant date, extend to loan corporations the capacity to acquire trust company powers.

"One other development which I venture to forecast is the absorption of smaller companies by the larger corporations, and a repetition of the experience which Canada has had in the development of its banking system whereby the smaller or weaker institutions have been absorbed until there remains a comparatively small number of very large corporations doing the banking business of the whole of Canada."

TABLE "A"
COMPARATIVE STATEMENT OF CHIEF ITEMS OF ASSETS AND LIABILITIES OF LOAN CORPORATIONS
REGISTERED IN ONTARIO
1890 - 1900 - 1910 - 1914 - 1920.

Year	Total Number of Loan Corp'ns.	Total Assets	Mortgages	Paid up Capital	Reserve Fund	Deposits	Debentures Payable in Canada	Debentures Payable Elsewhere	Debenture Stock
1890	66	108,209,658	95,000,233	31,282,897	11,386,697	17,103,403	7,654,504	38,435,990	
1900	83	132,415,718	97,610,200	44,476,235	11,632,663	18,898,577	16,369,192	35,176,308	2,493,726
1910	54	165,501,076	127,095,294	43,588,449	20,713,679	19,837,573	22,529,200	52,580,415	1,316,793
1914	52	209,543,838	162,507,234	48,305,795	31,565,306	22,391,052	24,726,475	77,465,323	1,262,010
1920	42	212,930,637	143,959,497	51,341,434	34,525,266	29,476,221	28,543,520	63,562,024	1,286,492

TABLE "B"
SHOWING EXPERIENCE OF ONE OF THE LARGEST LOAN COMPANIES WHICH EMPLOYS BOTH BRITISH
AND DOMESTIC FUNDS AND MAINTAINS OFFICES THROUGHOUT CANADA.

Year	Capital Stock Paid up	Reserve Fund	Deposits.	Debentures payable in Canada	Debentures payable Elsewhere	Mortgages Held	Total Assets	Net Earnings	Rate of Dividend
1900	1,400,000	976,355	1,437,616	1,992,430	1,171,757	6,631,346	7,084,018	164,028	9
1904	1,400,000	1,092,787	1,659,163	2,588,763	1,499,295	7,301,844	8,291,340	150,184	9
1908	1,900,000	1,845,723	2,088,042	3,037,577	2,717,017	9,808,862	11,656,333	243,647	9
1912	2,100,000	2,356,865	1,972,220	3,227,431	4,884,401	12,365,547	14,624,452	335,163	10 Bonus 1 $\frac{3}{4}$ %
1914	2,406,201	2,895,860	2,012,154	3,571,883	5,439,111	12,236,480	16,418,166	409,844	12
1916	2,500,000	3,180,516	2,820,433	4,370,279	4,800,955	11,341,924	17,771,189	440,310	12
1918	2,500,000	3,408,337	3,104,973	5,215,130	3,859,727	10,409,670	18,207,750	474,069	12
1920	5,000,000	1,259,871	5,543,487	7,721,586	2,962,709	14,507,963	22,647,815	549,600	6 Bonus 3 $\frac{1}{4}$ % Capital doubled by transfer from re- serve.

TABLE "C"
SHOWING EXPERIENCE OF A LOAN CORPORATION SIMILAR TO THAT IN TABLE "B" FROM DATE OF
INCORPORATION

Year	Capital Stock Paid up	Reserve Fund	Deposits.	Debentures payable in Canada	Debentures payable elsewhere including Deb. Stock	Mortgages Held	Total Assets	Net Earnings	Rate of Dividend %
1856	73,612	Nil	63,160	Nil	Nil	143,335	134,821	1,672	Nil
1860	263,432	18,600	99,506	Nil	Nil	426,365	535,250	76,250	12
1870	1,244,409	211,054	744,753	Nil	Nil	2,249,254	2,284,813	30,214	10½
1880	2,000,000	1,031,300	1,085,560	Nil	2,611,452	6,439,959	6,853,276	253,414	12
1890	2,600,000	1,550,156	982,058	517,902	5,862,308	10,865,665	11,868,966	347,330	12
IN 1900 OCCURRED AN AMALGAMATION WITH OTHER COMPANIES									
1900	5,951,350	1,490,057	1,770,813	2,354,669	10,665,823	18,696,275	22,696,885	466,836	6
1904	5,951,350	2,000,000	2,734,577	3,512,944	8,899,404	22,935,357	24,122,957	537,193	6
1908	6,000,000	3,000,000	3,998,838	3,070,077	9,570,337	24,162,126	26,465,303	690,168	7
1912	6,000,000	4,000,000	5,637,112	2,963,025	11,933,443	29,310,665	31,299,095	826,799	9
1914	6,000,000	4,500,000	5,250,765	3,070,898	12,981,584	29,532,628	32,496,750	876,765	10
1916	6,000,000	5,000,000	6,059,273	3,076,925	11,242,693	28,405,134	32,264,782	866,126	10
1918	6,000,000	5,500,000	5,461,936	3,742,299	9,876,610	26,821,452	31,461,387	824,532	10
1920	6,000,000	6,000,000	6,129,483	4,494,030	9,577,459	28,360,892	33,065,554	854,277	10

TABLE "D"

SHOWING EXPERIENCE OF A LOAN CORPORATION WHOSE DEBENTURES ARE HELD EXCLUSIVELY BY BRITISH INVESTORS: THIS COMPANY DOES NOT RECEIVE DEPOSITS

Year	Capital Stock Paid up	Reserve Fund	Debentures payable in Canada including Current Certificates	Debentures payable elsewhere including Sterling Certificates and Stock	Mortgages Held	Total Assets	Net Earnings	Rate of Dividend %
1900	877,267	227,843	3,000	2,679,500	2,296,400	3,893,470	51,582.92	6
1904	1,000,000	234,692	13,700	2,074,430	1,996,153	3,471,949	65,742.95	6
1908	1,000,000	306,863	24,700	2,240,012	2,892,040	3,692,445	83,623.48	6
1912	1,000,000	485,000	159,668	3,088,684	4,452,177	4,861,941	140,384.01	7
1914	1,250,000	625,000	18,290	3,203,423	4,649,646	5,232,441	177,544.92	8
1916	1,250,000	800,000	4,666	2,819,175	4,214,155	4,968,953	159,283.61	8
1918	1,250,000	900,000	7,186	2,593,076	4,077,862	4,855,958	152,983.88	8
1920	1,250,000	1,000,000	98,224	2,615,176	4,207,633	5,067,253	147,921.61	9

TABLE "E"

SHOWING EXPERIENCE OF A LOCAL LOAN COMPANY WHOSE BUSINESS IS CONFINED EXCLUSIVELY TO THE DISTRICT IN WHICH THE OFFICE OF THE COMPANY IS SITUATE.

Year	Capital Stock Paid up	Reserve Fund	Deposits	Debentures all payable in Canada	Mortgages Held	Total Assets	Net Earnings	Rate of Dividend %
1900	500,000	298,277	520,745	150,220	1,262,931	1,486,714	7,053	8
1904	500,000	339,522	526,954	174,629	1,463,384	1,601,881	13,888	8
1908	789,750	588,490	661,327	415,319	2,273,773	2,484,790	12,266	8
1912	789,750	650,075	947,049	507,172	2,572,340	2,935,025	18,382	8
1914	789,750	692,674	936,258	489,063	2,655,847	2,950,183	26,824	9
1916	789,750	751,390	1,133,006	524,042	2,731,444	3,250,453	29,334	9
1918	789,750	818,155	968,025	474,667	2,487,830	3,101,859	23,776	8
1920	789,750	879,010	1,237,729	665,406	2,974,851	3,587,689	25,093	8

TABLE "F"

FIGURES COLLATED FROM THE EXPERIENCE OF FOUR COMPANIES
OF VARIOUS CLASSES SHOWING THE AVERAGE EXPERIENCE OF IN-
TEREST RATE ON CURRENCY AND STERLING DEBENTURES, DEPOSITS
AND MORTGAGE INVESTMENTS—1902—1920

Year	% Average Rate Interest on Canadian Debentures	% Average Rate Interest on Sterling Debentures	% Average Rate Interest on Deposits	% Average Rate Interest on Mortgages
1902	3.73	3.92	3.17	5.84
1904	3.82	4.08	3.14	5.96
1906	3.95	4.11	3.18	6.14
1908	4.00	4.18	3.17	6.19
1910	4.00	4.19	3.18	6.22
1912	4.10	4.19	3.20	6.41
1914	4.16	4.33	3.34	6.73
1916	4.48	4.65	3.51	6.82
1918	5.09	5.23	3.40	7.16
1920	5.06	5.44	3.37	7.09

TABLE "G"

SHOWING COMPLETE EXPERIENCE OF ONE COMPANY IN INTEREST
RATES ON STERLING DEBENTURES AND INTEREST RATES
ON MORTGAGE INVESTMENTS IN ONTARIO, MANITOBA
AND SASKATCHEWAN—1873 - 1920

Average Rate Interest on Sterling Debentures		Average Rate Interest earned on Mortgages in Ontario.		Average Rate Interest earned on Mortgages in Manitoba		Average Rate Interest earned on Mortgages in Saskatchewan	
Year	%	Year	%	Year	%	Year	%
1873	6	1873	9	1881	9½	1903	7½
1876	5¾	1876	8½	1886	8½	1904	7½
1880	5	1883	7¾	1890	8	1906	7½
1883	4¾	1885	7½	1898	7½	1908	7½
1889	4¼	1897	6½	1902	7½	1910	7½
1895	3⅝	1900	6¼	1904	7½	1912	7½
1898	3¾	1902	5¾	1906	7½	1914	8
1902	4	1904	5¾	1908	7½	1916	8
1904	4¼	1906	6¼	1910	7½	1918	8
1906	4¼	1908	6¼	1912	7½	1920	8
1908	4¼	1910	6¼	1914	8		
1910	4¼	1912	6½	1916	8		
1912	4¼	1914	6½	1918	8		
1914	4¼	1916	6½	1920	8		
1916	4¾	1918	7				
1918	5½	1920	6¾				
1920	5½						

LIST OF
LOAN AND TRUST CORPORATIONS

LIST OF LOAN

Page.	Name of Company.	Chief Office in Ontario.
10	British Mortgage Loan Company of Ontario.....	Stratford.....
13	Brockville Loan and Savings Company.....	Brockville.....
16	Canada Landed and National Investment Company, Limited.....	Toronto.....
19	Canada Permanent Mortgage Corporation.....	Toronto.....
22	Canadian Mortgage Investment Company.....	Toronto.....
124	Canadian Northern Prairie Lands Company, Limited.....	Toronto.....
25	Central Canada Loan and Savings Company.....	Peterborough.....
28	Colonial Investment and Loan Company.....	Toronto.....
31	Credit Foncier Franco-Canadien.....	Toronto.....
33	Crown Savings and Loan Company.....	Petrolia.....
36	Dominion Savings and Investment Society.....	London.....
39	Dymont Securities Loan and Savings Company.....	Barrie.....
41	East Lambton Farmers' Loan and Savings Company.....	Forest.....
44	Frontenac Loan and Investment Society.....	Kingston.....
47	Great West Permanent Loan Company.....	Toronto.....
50	Grey and Bruce Loan Company.....	Owen Sound.....
53	Guelph and Ontario Investment and Savings Society.....	Guelph.....
56	Hamilton Provident and Loan Corporation.....	Hamilton.....
112	Home Building and Savings Association of Ottawa.....	Ottawa.....
59	Huron and Erie Mortgage Corporation.....	London.....
62	Industrial Mortgage and Savings Company.....	Sarnia.....
65	Lambton Loan and Investment Company.....	Sarnia.....
68	Landed Banking and Loan Company.....	Hamilton.....
71	London and Canadian Loan and Agency Company, Limited.....	Toronto.....
74	London Loan and Savings Company of Canada.....	London.....
77	Midland Loan and Savings Company.....	Port Hope.....
114	Niagara Falls Building, Savings and Loan Association.....	Niagara Falls.....
80	Ontario Loan and Debenture Company.....	London.....
116	Owen Sound Loan and Savings Company.....	Owen Sound.....
83	People's Loan and Savings Corporation.....	London.....
119	Peterborough Workingmen's Building and Savings Society.....	Peterborough.....
86	Port Arthur and Fort William Mortgage Company, Limited.....	Toronto.....
126	Provident Investment Company.....	Toronto.....
89	Real Estate Loan Company of Canada, Limited.....	Toronto.....
92	Royal Loan and Savings Company, Limited.....	Brantford.....
...	Scottish American Investment Company, Limited (a).....	Toronto.....
...	Scottish Ontario and Manitoba Land Company, Limited, Glasgow (b).....	Toronto.....
95	Security Loan and Savings Company, St. Catharines.....	St. Catharines.....
98	Southern Loan and Savings Company.....	St. Thomas.....
101	Toronto Mortgage Company.....	Toronto.....
128	Toronto Savings and Loan Company.....	Peterborough.....
104	Victoria Loan and Savings Company.....	Lindsay.....
131	Walkerville Land and Building Company, Limited.....	Walkerville.....
107	Waterloo County Loan and Savings Company.....	Waterloo.....

(a) The Scottish American Investment Company, Limited. This Company is withdrawing from business in Ontario, and for this purpose is registered under Section 140 of the Loan and Trust Corporations Act. The sworn statement of the Chief Agent for Ontario for the year ending 31st December, 1920, shows the assets of the Company then in Ontario at \$17,900, consisting of Loans secured by Mortgages of land, \$21,500; sale agreements and mortgages given for balance of purchase money, \$650; Cash on hand or in Bank, nil; that the Company had then no liabilities in Ontario.

CORPORATIONS

Manager, Secretary or *Chief Agent.	President.	When incorporated.	
J. A. Davidson.....	J. W. Scott.....	5th October,	1877
L. C. Dargavel.....	D. W. Downey.....	11th May,	1885
Edward Saunders.....	John Hoskin, K.C., LL.D., D.C.L.	12th February,	1891
R. S. Hudson.....	W. G. Gooderham.....	1st March.	1855
John Massey.....			
F. W. G. Fitzgerald.....	H. S. Osler, K.C.....	11th August,	1899
J. A. Callander.....	D. B. Hanna.....	30th May,	1905
G. A. Morrow.....	E. R. Wood.....	7th March.	1884
A. J. Jackson.....	A. J. Jackson.....	14th June,	1900
*William E. Long.....	J. E. Moret.....	January,	1884
Charles Egan.....	J. L. Englehart.....	30th January,	1882
Nathaniel Mills.....	Thomas H. Purdon, K.C.....	20th April,	1872
S. Dymont.....	A. E. Dymont.....	15th May,	1902
Duncan Whyte.....	Duncan Weir.....	19th December,	1891
R. C. Cartwright.....	W. F. Nickle, K.C.....	13th August,	1863
*M. R. Grant.....	W. T. Alexander.....	19th May,	1909
Wm. P. Telford.....	Robert Wightman.....	10th May,	1889
John E. McElderry.....	Alexander Bain Petrie.....	19th January,	1876
Donald M. Cameron.....	George Hope.....	6th June,	1871
A. H. Fitzsimmons.....	E. B. Butterworth.....	24th June,	1890
Hume Cronyn.....	T. G. Meredith, K.C.....	18th March,	1864
Duncan N. Sinclair.....	John Cowan, K.C.....	20th August,	1889
John B. Pardee.....	Norman S. Gurd.....	27th March,	1847
C. W. Cartwright.....	C. S. Scott, F.C.A.....	16th December,	1876
Vernon B. Wadsworth.....	C. S. Gzowski.....	15th October,	1863
M. J. Kent.....	G. G. McCormick.....	2nd May,	1877
Walter J. Helm.....	Thomas Wickett.....	5th July,	1872
B. M. Benson.....	Robert P. Slater.....	5th March,	1894
Alfred M. Smart.....	John McClary.....	26th September,	1870
C. A. Fleming.....	W. A. Bishop.....	1st April...	1889
A. A. Campbell.....	Wm. F. Roome, M.D.....	22nd June,	1892
John R. Corkery.....	T. B. McGrath.....	17th January,	1889
W. M. Read.....	John J. Carrick.....	24th January,	1914
A. H. Cox.....	H. C. Cox.....	3rd November,	1893
E. L. Morton.....	E. D. Armour, K.C.....	17th September,	1879
W. G. Helliker.....	Christopher Cook.....	24th March....	1876
Wm. Henry Lockhart Gordon.....	P. W. Campbell.....	29th March,	1873
Roderick J. Maclellan and Herbert Macdonald Mowat.....	Geo. W. Currie, M.P.....	15th December,	1879
E. F. Dwyer.....	Henry J. Taylor.....	12th March,	1870
J. W. Stewart.....	George K. Crocker.....	25th November,	1903
Walter Gillespie.....	Wellington Francis, K.C.....	15th December,	1899
W. G. Morrow.....	Herbert C. Cox.....	15th June,	1885
C. E. Weeks.....	William Flavelle.....	4th September,	1897
J. A. McDougall.....	J. Harrington Walker.....	22nd October,	1890
P. V. Wilson.....	Thomas Hilliard.....	7th April,	1913

(b) The Scottish Ontario and Manitoba Land Company, Limited. This Company is withdrawing from business in Ontario, and for this purpose is registered under Section 140 of the Loan and Trust Corporations Act. The sworn statement of the Chief Agent for Ontario for the year ending 31st December, 1920, shows the assets of the Company then in Ontario at \$20,592.17 consisting of Loans secured by sale agreements and mortgages given for balance of purchase money, \$9,175, estimate of interest in lands unsold, \$5,000; cash on hand and in bank, \$6,417.17

LIST OF TRUST

Page.	Name of Company.	Chief Office in Ontario.
136	Bankers Trust Company.....	Toronto.....
139	Brantford Trust Company, Limited.....	Brantford.....
142	Canada Trust Company.....	London.....
146	Canada Permanent Trust Company.....	Toronto.....
149	Capital Trust Corporation.....	Ottawa.....
152	Chartered Trust and Executor Company.....	Toronto.....
155	Consolidated Trusts Corporation.....	London.....
157	Fidelity Trusts Company of Ontario.....	London.....
160	Guelph Trust Company.....	Guelph.....
163	Imperial Trusts Company of Canada.....	Toronto.....
166	London and Western Trusts Company, Limited.....	London.....
169	Mercantile Trust Company of Canada, Limited.....	Hamilton.....
172	Montreal Trust Company.....	Toronto.....
175	National Trust Company, Limited.....	Toronto.....
179	Premier Trust Company.....	London.....
182	Prudential Trust Company, Limited.....	Toronto.....
185	Royal Trust Company.....	Toronto.....
189	Sterling Trusts Corporation.....	Toronto.....
192	Toronto General Trusts Corporation.....	Toronto.....
196	Trusts and Guarantee Company, Limited.....	Toronto.....
199	Union Trust Company, Limited.....	Toronto.....

CORPORATIONS

Manager, Secretary or *Chief Agent.	President.	When incorporated.	
*Geo. E. Weidman.....	Sir H. Montague Allan C.V.O.....	20th May,	1905
W. G. Helliker.....	Christopher Cook.....	16th December,	1907
Hume Cronyn.....	Thomas G. Meredith, K.C.....	23rd July,	1894
R. S. Hudson.....	W. G. Gooderham.....	7th March,	1913
John Massey.....			
B. G. Connolly.....	Hon. M. J. O'Brien.....	1st April,	1912
John J. Gibson.....	Hon. W. A. Charlton.....	20th July,	1905
M. J. Kent.....	C. G. McCormick.....	25th June,	1903
William J. Harvey.....	T. H. Purdon, K.C.....	23rd March,	1910
J. E. McElderry.....	Charles E. Howitt.....	26th May,	1917
J. A. Withrow.....	Brig.-Gen. James H. Mitchell, D.S.O.	23rd June,	1887
John S. Moore.....	Arthur T. Little.....	17th September,	1896
S. C. Macdonald.....	Cyrus A. Birge.....	12th November,	1906
*John F. Hobkirk.....	Sir Herbert S. Holt.....	21st March,	1889
W. E. Rundle.....	Sir Joseph Flavelle, Bart.....	12th August,	1898
A. A. Campbell.....	Wm. F. Roome, M.D.....	2nd April,	1913
*Douglas K. Ridout.....	B. Hal Brown.....	19th May,	1909
*Bruce L. Smith.....	Sir Vincent Meredith, Bart.....	24th June,	1892
Charles Bauckman.....	W. H. Wardrope, K.C.....	19th May,	1911
A. D. Langmuir.....	Hon. Featherston Osler, K.C., D.C.L.....	1st April,	1899
Edward B. Stockdale.....	James J. Warren.....	24th February,	1897
James K. Pickett.....	Henry F. Gooderham.....	7th August,	1901

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